



Guide to Fees and Charges

01 November 2018

| 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 |
| 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 | | |

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:

| | | | |
|--------------|-------|--------------|--------------------------|
| \$10,000.00 | Up to | \$ 50,000.00 | \$1.25/wk rebate applies |
| \$50,000.00+ | | | \$2.50/wk rebate applies |

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.

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.

Please ask our friendly Team about **tips on how to save on fees.**

ACU provides 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’re here when you need us, so, now is a great time to review your plans and banking needs.

This information is available on request from our Branch Staff or you may wish to visit our Website: www.acu.nz

*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.



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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 |
| Special Answer | \$32.00 |
| Automatic Payment / Direct Debit setup/alteration | \$5.00 |
| Automatic Payment or Direct Debit transaction | \$0.50 |
| Dishonoured Automatic Payment | \$30.00 |
| Dishonoured Direct Debit | \$30.00 |
| 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 |
| 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 |
| Lending Fees | |
| Loan application fee | |
| • Within shares | \$50.00 |
| • Express loans (up to \$500) | \$60.00 |
| • Secure Car Loan/Other | \$100-\$300 |
| • Unsecured – Fast Cash (up to \$250) | \$ 60.00 |
| • Unsecured – 3 Monthly (up to \$500) | \$ 75.00 |
| • Unsecured – 6 Monthly (up to \$1000) | \$200.00 |
| Other fees | |
| Credit Check Fee | \$25.00 |
| PPSR Individual Person Search Fee | \$20.00 |
| Auto Check Plus Search Fee | \$25.00 |
| Motor Check Vehicle Search Fee | \$20.00 |
| Redbook Valuation Search Fee | \$20.00 |
| Driver License Check Fee | \$20.00 |
| PPSR Registration Fee – Vehicle/Bike/Boat/Caravan | \$100.00 |
| Overdraft fees | |
| Overdraft Weekly Management 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 |
| 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 | \$ 35.00 |
| 2 nd Reminder Letter | \$ 35.00 |
| Repossession Letters | \$50.00 |
| Loading Veda Default | \$100.00 |
| Penalty Interest | 10% |
| Unarranged Overdraft Management Fee | \$20.00 |
| Unarranged Overdraft Interest | 25% pa |