

## Our Approach

At G&C Mutual Bank, we are committed to fairness and building long lasting and committed relationships with our members. Our fee structure has been designed to reward loyal members who use our most convenient and cost effective services.

## Monthly Account Fee\* **\$6.00**

Members are exempt from the monthly fee if they:

- Maintain a minimum business balance of \$5,000 which is the combined balance of all deposits and borrowings, at all times throughout the month
- Are under 18 years
- Have held their membership for less than 3 months

## Business Monthly Account Fee\* **\$10.00**

Business memberships are exempt from the monthly fee if they maintain a minimum business balance of \$10,000 which is the combined balance of all deposits and borrowings, at all times throughout the month.

## Unlimited Free Transactions

All members qualify for Unlimited Free transactions for the following:

|   |      |
|---|------|
| Online Banking transactions   | Free |
| Mobile Banking transactions   | Free |
| Osko transactions   | Free |
| Phone Banking transactions  | Free |
| Visa Debit purchases using the 'credit' option  | Free |
| payWave transactions  | Free |
| Direct Debits (including Online Banking transfers to non-G&C Mutual Bank accounts)    | Free |
| Direct Credits to any G&C Mutual Bank account   | Free |
| BPAY transactions   | Free |
| ATM withdrawals (within Australia)  | Free |
| ATM balance enquiries   | Free |
| Electronic Periodical Payments  | Free |
| Deposit or balance enquiries at a Service Centre                                      | Free |
| eftpos (including purchases using the 'savings' option and cash out at Point of Sale) | Free |

## Other Fees\*

|   |         |
|---|---------|
| Cash withdrawal at G&C Mutual Bank Service Centres                              | \$1.00  |
| Cash and cheque deposits at an ANZ Branch                                       | \$3.00  |
| Bank@Post deposits and withdrawals  | \$3.00  |
| eftpos decline fee  | \$1.50  |
| ATM - insufficient funds  | \$1.50  |
| Manual transfer by G&C Mutual Bank staff members                                | \$5.00  |
| Outgoing Real Time Gross Settlement (RTGS)                                      | \$30.00 |
| Inward RTGS and Swift payments  | \$10.00 |
| Paper statement fee (each month we issue you with a paper statement)            | \$2.00  |
| Inactive account fee  | \$20.00 |
| Dormancy fee  | \$20.00 |
| Recall of funds   | \$55.00 |
| Direct Debit dishonour  | \$20.00 |
| Direct Debit honour fee (when honouring of the debit will overdraw the account) | \$15.00 |
| QuickDebit dishonour  | \$20.00 |
| Late Payment Fee (over 3 days)  | \$15.00 |

## Card Fees

|   |         |
|---|---------|
| First card  | Free    |
| Renewal card (within Australia)   | Free    |
| Card replacement fee (within Australia)   | \$15.00 |
| Card replacement/renewal fee (overseas or priority order)                                   | \$35.00 |
| Foreign currency conversion fee charged on transaction value in AUD (overseas transactions) | 3.00%   |
| Visa cash advance   | \$5.00  |
| Temporary daily limit increase  | \$10.00 |
| Emergency cash or card replacement (charged by Visa)  | At cost |

## Cheque Fees

|   |         |
|---|---------|
| Deposit book (to deposit at an ANZ Branch)      | \$25.00 |
| Bank cheque (at G&C Mutual Bank Service Centre) | \$10.00 |
| Cheque deposit dishonour                        | \$10.00 |
| Bank@Post cheque dishonour                      | \$25.00 |
| Stop payment fee on bank cheque                 | \$20.00 |

## Foreign Currency Fees

|  |         |
|--|---------|
| Foreign cheque deposit                                   |         |
| - Up to \$25,000   | \$20.00 |
| - Over \$25,000  | \$50.00 |
| Telegraphic transfer - Service Centre (Foreign currency) | \$30.00 |
| Telegraphic transfer - Online (Foreign currency)         | \$20.00 |
| Telegraphic transfer (Australian Dollars)                | \$50.00 |
| Bank draft   | \$15.00 |

\*Subject to exemptions on an individual basis for members in financial hardship or with special needs.

This document must be read together with the G&C Mutual Bank Account and Access Facilities Terms and Conditions and the Summary of Account and Access Facilities.