

Fees, Charges and Transaction Limits for **Access Accounts**

Effective from 01 June 2025



transport
mutual
credit union®

This document, with the Fees, Charges & Transaction Limits for Access Accounts, must be read together with the Transport Mutual Credit Union Account & Access Facility brochure and the Summary of Accounts & Availability of Access Facilities brochure.

Together these booklets form the Conditions of Use for the Transport Mutual Credit Union Ltd Account & Access Facility.

This document does not include Business Accounts. Refer to the separate Fees & Charges & Transaction Limits for Business Accounts brochure.

These are the transactions that are FREE! (no matter how many you do)

- Direct Credits (including Pays)
- Direct Debits
- Paying your bills through BPAY®
- Electronic transfers to accounts outside of the Credit Union
- SMS and Email alerts
- Electronic Periodical Payments
- Visa Debit transactions where credit is used

These are the transactions that are FREE (within a limit)

- ATM or EFTPOS withdrawals FREE up to 12 (in total) per month
- Other Debit transactions Free up to 6 (in total) per month

Each month after the FREE ATM, EFTPOS or Other Debit transactions have been used \$1.50 will be charged for each additional transaction.

Other Service Fees

Bank@post withdrawal	\$2.50
Atm balance enquiry	\$0.50
Paper statement fee (by post)	\$2.00
Direct debit dishonour fee	\$16.50
Visa card (aust.) Replacement fee	\$15.00
International. Cheque conversion fee	At Cost
Overdrawn accounts (each occasion)	\$10.00
Internal transfer to cover direct debit	\$10.00
Dormancy fee (inactive membership) pa.	\$60.00
Transaction listing (each page)	\$2.00
Document search fee (min. \$10) Per hr.	\$30.00
Telegraphic transfer fee	\$30.00
Inward real time gross settlement (rtgs)	\$15.00
Outward real time gross settlement (rtgs)	\$30.00
Visa card (overseas) replacement fee	At Cost
Visa foreign currency conversion fee of the transaction value	3%
Copy of a visa merchant voucher (Payable if voucher is retrieved in relation to an enquiry or disputed transaction which is proven to be bona fide)	\$20.00
Visa dispute (Payable if a visa dispute is raised which is proven to be bona fide)	\$25.00
Staff assisted transaction (Payable on any internal or external transfers processed by tmcu staff) any transactions above daily banking limits are exempt from this fee	\$5.00
Eft trace/mistaken payment enquiry	\$20.00
BPAY trace/return	\$20.00
Christmas club early withdrawal fee	\$10.00

Transaction Limits

Transaction limits which apply to accounts are as follows:

Daily EFT Access

External \$2,000

Internal \$5,000

BPAY®

Internet Banking transactions \$5,000 daily limit.

Visa Card

ATM cash withdrawal \$1,000 per day.

Savings transactions \$1,000 per day.

Visa Debit/Credit \$10,000 per day.

Visa payWave \$500 per day. \$100 per transaction.

Bank@Post withdrawals \$1,000 per day.

Bank@Post cash deposits \$9,999 per day.

Bank@Post cheque deposits \$999,999 per day.

Other Charges

Where the Credit Union incurs a charge from either the government or another organisation when acting on a member's behalf (such as legal fees or bank charges) or in providing some special assistance (such as a courier) it is the Credit Union's policy to pass on these charges to the member, at cost. Refer to the separate Fees and Charges Schedule for Loans.

Penalties may apply for early redemption of term deposits. Please refer to conditions of use.

Tips for Saving on Fees and Charges

Nobody wants to pay more fees and charges on their accounts than need be. With a little planning you could minimise the fees and charges you pay.

The majority of our members pay no fees at all. Here's how they do it:

- Using Internet to transfer between accounts. These are completely FREE.
- Using BPAY® for paying bills – these are completely free, no matter how many you do. .
- Have your pay sent directly to your account from your pay office.
- When using EFTPOS to pay in a shop, you can also get cash out as well. This counts as one transactions and saves you going to the ATM.
- When purchasing with your Visa Card, press the Credit button and use your PIN. These transactions are FREE.
- When purchasing with your Visa Card, use payWave. These transactions are FREE.