

NOTE:

"Miscellaneous Fees and Charges" operates in conjunction with the Credit Union's following documents:

- Product Disclosure Statement and General Terms and Conditions;
- Terms and Conditions of BPAY, HandyNet, HandyNet Business Banking, SMS Messaging and HandyLine;
- Transaction Fees & Charges;
- Loans Fees and Charges and

Combined, these documents comprise the Credit Union's Product Disclosure Statement ("PDS"). You should read all these documents carefully and retain them for future reference. Copies of each of the documents are available to you on request or on our website.



ALBION PARK Shopping Village, Terry Street	☎ (02) 4257 2244
BEGA 184 Carp Street	☎ (02) 6499 1400
BERMAGUI 2 Wallaga Street	☎ (02) 6493 3144
MERIMBULA Shop 1, 20 Market Street	☎ (02) 6495 1073
MORUYA 68 Vulcan Street	☎ (02) 4474 2963
NOWRA Shop 1, 24 Berry Street	☎ (02) 4428 9700
THIRROUL 277a Lawrence Hargrave Drive	☎ (02) 4268 1877
ULLADULLA Woolworths Complex	☎ (02) 4454 2099
WOLLONGONG 27 Stewart Street	☎ (02) 4224 7700

Administration

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ABN 66 087 650 173 AFSL/ACL 240573

Phone Banking

1300 366 565

Online Banking

[www.HorizonCreditUnion.com.au](http://www.HorizonCreditUnion.com.au)

# Miscellaneous Fees & Charges



Effective 23 September 2016

# Miscellaneous Fees

Please refer to the "Transaction Fees and Charges" brochure for a schedule of everyday fees & charges.

Bank Draft	\$15.00	Internet Banking Registration	Free
BPAY		Overdrawn Savings Account	
Recall	\$28.00	- Fee per occurrence	\$ 20.00
Formal enquiry	\$11.00	- Rate	14.95%
Cash Withdrawal above \$5,000 per day	0.25%	Electronic Payment Dishonour	\$ 15.00
Cheques		Redicard Replacement	\$ 6.00
Deposit - first 10 per month	Free	Search Fee Per Hour	\$ 40.00
- each deposit thereafter	\$ 0.50	Statement Copy	\$ 2.00
Bank cheque	\$19.80	Swift Payment Fee	\$ 11.00
Corporate cheque	\$ 3.00	Telegraphic Transfers	
Outward dishonour	\$36.00	Supply in foreign amount	\$ 30.00
Inward dishonour	Free	Supply in Australian dollars	\$ 50.00
Presentation of a stopped cheque	\$36.00	Trace	\$ 86.00
Cheque trace to other bank	\$26.00	Visa Card	
Foreign cheque deposit	\$11.00	Voucher retrieval	\$ 24.00
Corporate cheque stop payment	\$ 6.00	Chargeback	\$ 29.00
Coin Handling		Card replacement - Australia	\$ 6.00
Counting coinage (excluding money boxes)	5.00%	Card replacement - Australia (emergency)	\$ 30.00
Provision of bagged and sorted change	5.00%	Card/cash replacement - overseas (emergency) US	\$175.00
Direct Entry (Electronic Funds Transfer)		- declined or cancelled	US \$ 50.00
Outward /inward dishonour	\$15.00	Registered mail	\$ 6.00
Direct Entry trace to other bank	\$26.00	Cash advance	\$ 3.00
Inactive accounts per annum	\$15.00		
Foreign Exchange			
Cash supply commission (minimum \$6.00)	1.00%		

