

There are three types of fees and charges that may apply to your accounts and to the transactions you undertake on those accounts:

### Counter Service Fees

These are the service fees that apply to all withdrawal (debit) transactions that you ask Nova staff to process at our branches, including cash withdrawals, counter cheques and periodical payments. The following exemptions apply:

- Junior Members – members under sixteen (16) years of age who are operating their own account.
- Pensioners/Retirees - members using a Nova Deeming Account and having their pension credited directly to that account, and/or retired members over the age of fifty five (55).

### Electronic Transaction Fees

All members will qualify for a limited number of free withdrawals each month using rediATM, NAB Cashcard ATMs and EFTPOS.

The limits are:

Junior members, Pensioners/Retirees and members with aggregate deposit or loan balances of \$5,000 or more for the full calendar month –

- Unlimited free counter transactions at all Nova branches
- Five (5) free ATM withdrawals
- Ten (10) free EFTPOS withdrawals.

All other members –

- Unlimited free counter transactions at all Nova branches
- One (1) free ATM withdrawal
- Four (4) free EFTPOS withdrawals.

### Special Service Fees

These are fees for special transaction services requested and/or used by members.

**OUR AIM IS TO HELP ALL MEMBERS MINIMISE FEES AND CHARGES**

## Counter Service Fees

Corporate Cheque	\$2.50 per cheque
Periodic Payment	\$2.50 per cheque
Cash Deposits	Nil
Counter Cash withdrawals	Nil
Cheque Deposits	Nil
Internal Transfers	Nil

## Electronic Transactions

<b>ATM Withdrawals and account balance enquiries at RediATM, NAB and Cashcard ATMs.</b> Your applicable limit (see under <i>Electronic transaction fees</i> )	
Excess transactions	\$1.50
<b>ATM Withdrawals and account balance at all other ATMs charged at the ATM owner's discretion.</b>	
ATM Declined Transaction	Nil
BPAY	Nil
Direct Debits	\$2.00
Direct Credits	Nil
<b>EFTPOS Transactions</b> Your applicable limit (see under <i>Electronic transaction fees</i> )	
Excess transactions	\$0.75
Internal Transfers	Nil
Member Cheques	\$0.45

## Withdrawal Limits

<b><u>Counter Service</u></b>	
Cash Withdrawals	\$1000.00
Non Cash Withdrawals	Available Limit
<b><u>Electronic Transactions</u></b>	
BPAY	\$2000.00
Internet Banking	\$2000.00
Telephone Banking	\$1000.00
Redicard (ATM & EFTPOS)	\$1000.00



ABN 40 087 650 440

Australian Financial Services Licence No 240918

# FEES & CHARGES AND TRANSACTION LIMITS

Date of Preparation: 01 September 2009

This document must be read together with the Nova Credit Union Account & Access Facility brochure and the Summary of Accounts & Availability of Access Facilities brochure.

Together these booklets form the Product Disclosure Statement for the Nova Credit Union Account and Access Facility.

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**SPECIAL SERVICE FEES**

Special Service	Applies to	Fee
<b>Account Sweep Fee processed by a Nova Credit Union Staff Member</b>	Internal transfers made by the Credit Union to cover debit transactions where insufficient funds are available in the nominated account.	\$5.00 per transfer
<b>Bank Cheques</b>	National Australia Bank Cheques requested through Nova.	\$30.00 per bank cheques*
<b>Travelex Cash Passport/Visa debit card</b> <i>(a prepaid card to be used at ATM's and EFTPOS in Australia and overseas)</i>		Full Fees available on application \$3.75 per ATM withdrawal EFTPOS Free
<b>Christmas Account Withdrawal</b>	Withdrawals made from S3 Christmas Account between 1 <sup>st</sup> February and 31 <sup>st</sup> October	\$5.00 per withdrawal <i>in addition to any counter fee that may apply.</i>
<b>Dishonoured Cheque/Direct Debit</b>	Where the Credit Union dishonours an item presented for payment on a Nova Account  Direct Debit Member Cheque Stop Payment – Member Cheque  Where an item is dishonoured by another institution  Cheques deposited to Nova Accounts Direct Debit	\$16.50 per dishonour \$38.50 per dishonour \$38.50 per dishonour  \$ 9.00 per dishonour * \$30.00 per dishonour *
<b>Document Copies And Duplicate</b>	Member Cheques Duplicate Statements Transaction Vouchers Other Documents	\$49.50 per cheque * \$2.00 per page \$2.00 per voucher \$2.00 per page
<b>Dormant Account Fees</b>	Memberships with total balances of less than \$500 with no member initiated transactions for a period of 12 months or more.	\$2.00 per month per membership.
<b>Foreign Cheque Deposits</b>	Foreign cheques deposited into member accounts. In the event of dishonour	\$25.00 per deposit * \$30.00 per cheque plus any fee levied by overseas bank *
<b>National Australia Bank Deposit</b>	Each deposit lodged at a National Australia Bank Branch.	\$2.50 per deposit
<b>100 Page Cheque Book</b>	Requests for 100 leaf cheque book.	\$35.00 per cheque book
<b>Redicard</b>	Monthly access Fee First issue Renewal (on expiry) Replacement Card (e.g. lost or damaged)	\$2.00 per card Nil Nil First replacement in each calendar year free. Subsequent replacements \$5.00 per card

\* Fees charged by third parties are indicative only as the third parties may fees change at any these time without notice.