



Schedule of Fees & Charges and Transaction Limits

Effective Date 11 December 2017

This document must be read with the Credit Union Account and Access Facility (Conditions of Use) and Summary of Accounts & Availability of Access Facilities brochures. Together these brochures form the Product Disclosure Statement for the Coastline Credit Union Account and Access Facility.

Coastline Credit Union Limited

ABN: 88 087 649 910

Australian Financial Services Licence Number: 239175

Australian Credit License Number: 239175

Head Office & Administration

64 Elbow Street WEST KEMPSEY NSW 2440

Postal Address

PO Box 3119 WEST KEMPSEY NSW 2440

Telephone: 1300 36 1066

Fax: (02) 6562 8940

Email: mail@coastline.com.au

Web: www.coastline.com.au

Visa / Cuecard Hotline (24 hours)

1800 621 199

BSB Number: 704-189

Account Fees & Charges

Name	Base Monthly Service Fee	Base Membership Balance	Free Transaction Types	Chargeable Transaction Types
Coastline Access Account (S30) Mortgage Offset Account (S82)	\$6.00	\$5,000 (The base monthly service fee is exempt if the base balance is maintained. Exempt if member is 21 years & under)	<ul style="list-style-type: none"> Coastline / BCU / Westpac / St George* & Bank SA ATM Transactions EFTPOS³ Internet Banking Telephone Banking BPAY Direct Debit⁶ & Credits Deposits Cash withdrawals¹ 	<ul style="list-style-type: none"> \$0.75 member cheque ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's
Pay As You Go Account (S40)	Nil	Nil	<ul style="list-style-type: none"> Coastline/BCU/Westpac/St George * and Bank SA ATM Transactions Internet Banking Telephone Banking BPAY Direct Debit⁶ & Direct Credit Deposits 	<ul style="list-style-type: none"> \$0.50 cash withdrawal & Manual Transfer \$0.50 member cheque encashment \$0.50 EFTPOS³ ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's
Gold Access Account (S50)	Nil Annual Membership Fee \$30.00. (The account is available to members 50 years old and over)	Nil	<ul style="list-style-type: none"> Coastline / BCU / Westpac / St George* & Bank SA ATM Transactions EFTPOS³ Internet Banking Telephone Banking BPAY Direct Debit⁶ & Credits Deposits Cash Withdrawals¹ Member Cheques 	<ul style="list-style-type: none"> ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's
Bonus Reward Saver Account (S25)	\$6.00	\$500 (The base monthly service fee is exempt if the base balance is maintained.)	<ul style="list-style-type: none"> Direct Debit⁶ & Credits Deposits 	Nil
e-Saver Account (S35) eXtreme Saver Account (S55)	Nil	Nil	<ul style="list-style-type: none"> Internet Banking Telephone Banking BPAY Direct Credits 	Nil
Budget Account (S97)	Nil	Nil	<ul style="list-style-type: none"> Internet Banking Telephone Banking BPAY Direct Debit⁶ & Credits Deposits 	\$2.50 per cash withdrawal & manual transfer
Home Equity Loan Account (S8)	\$5.00	Not Applicable	<ul style="list-style-type: none"> Coastline / BCU / Westpac / St George* & Bank SA ATM Transactions EFTPOS³ Internet Banking Telephone Banking BPAY Direct Debit⁶ & Credits Deposits 	<ul style="list-style-type: none"> \$1.95 cash withdrawals & manual transfer \$0.75 member cheque ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's

Account Fees & Charges

Name	Base Monthly Service Fee	Base Membership Balance	Free Transaction Types	Chargeable Transaction Types
Coastline Business Access Account (S7) Coastline Business Access Plus (S37)	\$10.00	\$10,000 (The base monthly service fee is exempt if the base balance is maintained.)	<ul style="list-style-type: none"> • Internet Banking • Telephone Banking • BPAY • Direct Debit⁶ & Credits • EFTPOS³ • Coastline / BCU / Westpac / St George* & Bank SA ATM Transactions 	40 free items ² then \$0.50 per item
Community Support Account (S10) ⁴ (S10 Accounts are exempt from the cheque presentation fee. Member cheque transactions are counted as an electronic transaction)	Nil	Nil	<ul style="list-style-type: none"> • Coastline / BCU / Westpac / St George* & Bank SA ATM Transactions • Internet Banking • Telephone Banking • BPAY • Direct Debit⁶ & Credits • Deposits • EFTPOS³ • Cash Withdrawals¹ 	<ul style="list-style-type: none"> • ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's • ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* & Bank SA ATM's
Access (S2) Visa (S4) Retirement Access Account (S11) Cash Management (S14) Existing Accounts Only	Nil	Nil	<ul style="list-style-type: none"> • Coastline / BCU / Westpac / St George* & Bank SA ATM Transactions • Internet Banking • Telephone Banking • BPAY • Direct Debit⁶ & Credits • Deposits • EFTPOS³ 	4 Free cash withdrawals per month then a \$2.00 fee will be incurred on each subsequent cash withdrawal. ¹
Christmas Club (S15)	Nil	Nil	<ul style="list-style-type: none"> • Internet & Phone Transfers (1st Nov – 31st Jan) • Direct Credit • Deposits 	\$10.00 for each withdrawal ¹ between 1 st February and 31 st October
Business Cash Management (S24)	\$20.00	\$5,000 (The base monthly service fee is exempt if the base balance is maintained.)	<ul style="list-style-type: none"> • Internet Banking • Telephone Banking • BPAY • Direct Debit⁶ & Credits • EFTPOS³ 	40 items ² then \$0.50 per item

¹ In Branch Cash Withdrawals and Manual Transfers.

² Examples of items are cash withdrawals, manual transfers, cheque encashments, cheque and cash deposits. Individual items in a deposit constitute a transaction, for example a deposit voucher including two cheques equals two items.

³ Declined EFTPOS transactions (insufficient funds) \$1.50 each.

⁴ Community Support groups are considered to be non-profit (e.g. small clubs & associations). "Eligibility as a Community Support group will be determined by the Credit Union."

⁵ Based upon the average Membership balance in the month.

⁶ Direct Debits Dishonoured with insufficient funds \$15 per item; Direct Debits honoured with insufficient funds \$10 per item.

* Please note that St George ATMs located in BP Service Stations although branded St George are owned by a third-party and therefore are not charge free.

Product & Service Fees & Charges

Agency Withdrawal Fee

Agency Withdrawal \$20 per withdrawal
Emergency withdrawals are carried out at the absolute discretion of other Credit Unions ("Agent") for our members. An Additional fee may be charged by the Agent and the withdrawal is subject to our Members satisfying identity requirements of the agent.

Audit Certificate Fee

Audit Certificate Fee \$25 each
Upon completion of Certificate requested by the Member's auditor or accountant.

Business Deposit Book

Printed Deposit Book \$15 each

Card Fees (Cuecard and Visa Card)

ATM Enquiries ATM Owner Charge
Excludes enquiries performed at Coastline/BCU/Westpac/St George & Bank SA ATM's*

Visa Credit Card Cash Advance Fee \$3.50 #

Visa Personal Credit Card Annual Fee \$75 *

Visa Business Credit Card Annual Fee \$75 ^

Replacement Card Fee (for lost cards) \$10

Emergency Card Issue Fee \$15 each

Emergency Visa Card Issued Overseas \$300

International Transaction Fee

Visa International Transaction Fee 3.65% of the transaction +

Cuecard International Transaction Fee 0.80% of the transaction +

Overseas ATM Withdrawal Fee \$5 per ATM transaction performed outside Australia

+ Percentage of the transaction when converted to \$AUD.

In Branch or ATM Cash Withdrawal or Transfer.

* Waived if you spend more than \$12,000 per annum.

^ Waived if you spend more than \$20,000 per annum.

Cheques – Bank Issued

Bank Cheque \$15 each

Cheques – Credit Union Corporate Cheques

Corporate Cheque withdrawal \$10 each

Presentation of stopped corporate cheque No Fee

Copy of paid corporate cheque Bank's Charge

Trace of paid corporate cheque Bank's Charge

Cheques – Member Cheque Facility

Member Chequing – Presentation* \$0.75 each

Presentation of stopped personal cheque No Fee

Copy of paid cheque Bank's Charge

Trace of paid cheque Bank's Charge

* Excluding member cheques drawn from S10 Community Support Account + S50 Gold Benefits Account

Coin Handling Fees

Member Fee: No Fee

Non Member Fee: 10% of total coin exchanged

Deposits to Accounts

Local Cheques (AUD)

Personal Accounts No Fee

Business Accounts (S7, S37, S24) \$0.50 per item

Foreign Cheque \$10 per item

Dishonour of cheque deposited \$10 per item

Special clearance of cheque \$32.50

You can only access the proceeds of a cheque when it has cleared. This usually takes 3 business days for Local Cheques (AUD) and 45 business days for Foreign Cheques (not in Australian Dollars).

Dishonour Fees

Direct Debit Dishonour \$15

Periodical Payment Dishonour \$10

Personal Cheque Dishonour \$10

Charged if a payment cannot be made because there are insufficient funds in your nominated account. Personal cheques may also be dishonoured if the cheque is not properly signed, the words and figures do not correspond, it is over 15 months old, is dated in the future or there are unauthorised alterations.

Document Retrieval Service

Retrieval of Transaction Documents from System & Archives \$30 per hour (minimum \$20)

Dormancy Fee

Dormant Account Administration Fee \$25 pa
An account becomes dormant where there have been no transactions (other than transactions initiated by the Credit Union, such as crediting interest or debiting fees & charges) on that account for 12 months. The balance of accounts that remain dormant for 3 years are required to be remitted to ASIC (excludes Term Deposits and Children's accounts).

Extra Large Cash Withdrawals

Large cash withdrawals* \$5 per \$1,000
** Applies to cash withdrawals \$15,000 and above. (Daily)*

Foreign Exchange Services

Purchase Foreign Cash.....\$10
Purchase Foreign Travellers Cheques.....\$10
Foreign Currency Telegraphic Transfer..... \$30
AUD Telegraphic Transfer..... \$41
Foreign Currency Bank Draft \$20
AUD Bank Draft.....\$23
Cash Passport Platinum Mastercard.....3rd Party fees apply*
** Please refer to the Cash Passport Platinum Mastercard Product Disclosure Statement and Terms & Conditions*

Factor2 Authentication

VIP Security Token \$20 each

Honour Fees

Direct Debit Honour Fee \$10
Personal Cheque Honour Fee \$10

*Charged if a payment is made even though there are insufficient funds in your nominated account(s).
The Credit Union will consider your account history when deciding whether or not to honour a payment.*

Night Safe Wallet

Night Safe Wallet Fee.....\$25 per quarter

Overdrawn Account Notice

Overdrawn Account Notice \$25
This fee will be applied in any instance where an account is overdrawn for 7 days. A further fee will be applied if the account remains overdrawn in excess of 14 days.

Periodical Payments

Periodical Payment Establishment Fee \$5

Safe Custody

Safe Custody fee per packet charged 1 July.....\$25 pa
Existing packets only, no new packets will be accepted.

Staff Assisted Electronic Payments

Applies to each staff assisted external electronic payment debited
from your account..... \$2.25 each

SMS Banking

SMS Request & SMS Alert \$0.25 each

Statement Service

Duplicate copies of statements \$5 per statement

All members receive free detailed statements every six months (July and January). Members with credit facilities receive statements monthly at no cost.

Transaction Limits

Daily over the counter cash withdrawals up to \$5,000 are permitted. Larger withdrawals may be permitted under prior arrangement.

A daily limit of \$1,000 per card applies to Coastline card transactions performed at Automatic Teller Machines and EFTPOS Terminals.

EFTPOS transactions performed using the "credit" account options are limited by the availability of funds in the linked account.

The maximum limit for Internet Banking external payments or transfers is \$2000 per day, unless otherwise agreed by the Member and the Credit Union. You must apply to us in writing to establish or change your transaction limit.