

# Schedule of Fees & Charges and Transaction Limits

---

Effective 30<sup>th</sup> March 2020

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.



## 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) Coastline / BCU / Westpac / St George* & Bank SA	<ul style="list-style-type: none"> <li>Coastline/ BCU /St George* &amp; Bank SA ATM Transactions</li> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debit<sup>6</sup> &amp; Credits</li> <li>Deposits</li> <li>Cash withdrawals<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>\$0.75 member cheque</li> <li>ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> <li>ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> </ul>
Pay As You Go Account (S40)	Nil	Nil	<ul style="list-style-type: none"> <li>Coastline/ BCU /St George* &amp; Bank SA ATM Transactions</li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debit<sup>6</sup> &amp; Credits</li> <li>Deposits</li> </ul>	<ul style="list-style-type: none"> <li>\$0.50 cash withdrawal &amp; manual transfer</li> <li>\$0.50 member cheque encashment</li> <li>\$0.50 EFTPOS<sup>3</sup></li> <li>ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> <li>ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> </ul>
Cubs Access Account (S5)	Nil	Nil	<ul style="list-style-type: none"> <li>Staff assisted deposits</li> <li>Staff assisted withdrawals</li> <li>Direct credits</li> <li>Internet banking</li> </ul>	<ul style="list-style-type: none"> <li>Nil</li> </ul>
Kickstart Access Account (S6)	Nil	Nil	<ul style="list-style-type: none"> <li>Coastline/BCU/Westpac/ St George* &amp; Bank SA ATM transactions</li> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>6</sup> &amp; Credits</li> <li>Cash Withdrawals<sup>1</sup></li> <li>Deposits</li> </ul>	<ul style="list-style-type: none"> <li>ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> <li>ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> </ul>

## Account Fees & Charges

Name	Base Monthly Service Fee	Base Membership Balance	Free Transaction Types	Chargeable Transaction Types
Gold Access Account (\$50)	Nil  Annual Membership Fee \$30.00. (The account is available to members 50 years old and over)	Nil	<ul style="list-style-type: none"> <li>Coastline/BCU/Westpac/ St George* &amp; Bank SA ATM transactions</li> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>6</sup> &amp; Credits</li> <li>Cash Withdrawals<sup>1</sup></li> <li>Member Cheques</li> </ul>	<ul style="list-style-type: none"> <li>ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> <li>ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> </ul>
Bonus Reward Saver Account (\$25)	Nil	Nil	<ul style="list-style-type: none"> <li>Direct Debits<sup>6</sup> &amp; Credits</li> <li>Deposits</li> </ul>	<ul style="list-style-type: none"> <li>Nil</li> </ul>
e-Saver Account (\$35)  eXtreme Saver Account (\$55)  High Saver Account (\$3)	Nil	Nil	<ul style="list-style-type: none"> <li>Internet Banking</li> <li>Telephone</li> <li>BPAY</li> <li>Direct Credits</li> </ul>	<ul style="list-style-type: none"> <li>Nil</li> </ul>
Business Access Account (\$7)  Business Access Plus (\$37)	\$10.00	\$10,000  (The base monthly service fee is exempt if the base balance is maintained.)	<ul style="list-style-type: none"> <li>Coastline/BCU/Westpac/ St George* &amp; Bank SA ATM transactions</li> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>6</sup> &amp; Credits</li> </ul>	<ul style="list-style-type: none"> <li>40 free items<sup>2</sup> then \$0.50 per item</li> </ul>
Community Support Account (\$10) <sup>4</sup>  (\$10 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"> <li>Coastline/BCU/Westpac/ St George* &amp; Bank SA ATM transactions</li> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>6</sup> &amp; Credits</li> <li>Cash Withdrawals<sup>1</sup></li> <li>Deposits</li> </ul>	<ul style="list-style-type: none"> <li>ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> <li>ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> </ul>

## Account Fees & Charges

Name	Base Monthly Service Fee	Base Membership Balance	Free Transaction Types	Chargeable Transaction Types
Access (S2) Visa (S4) Retirement Access Account (S11) Cash Management (S14) Existing Accounts Only	Nil	Nil	<ul style="list-style-type: none"> <li>Coastline/BCU/Westpac/ St George* &amp; Bank SA ATM transactions</li> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>5</sup> &amp; Credits</li> <li>Deposits</li> </ul>	<ul style="list-style-type: none"> <li>4 free cash withdrawals per month then a \$2.00 fee will be incurred on each subsequent cash withdrawal.<sup>1</sup></li> </ul>
Christmas Club (S15)	Nil	Nil	<ul style="list-style-type: none"> <li>Internet &amp; Phone Transfers (1<sup>st</sup> Nov – 31<sup>st</sup> Jan)</li> <li>Direct Credit</li> <li>Deposits</li> </ul>	<ul style="list-style-type: none"> <li>\$10.00 for each withdrawal<sup>2</sup> between 1<sup>st</sup> February and 31<sup>st</sup> October</li> </ul>
Business Cash Management (S24)	\$20.00	\$5,000 (The base monthly the fee is waived if the base balance is maintained.)	<ul style="list-style-type: none"> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>5</sup> &amp; Credits</li> </ul>	<ul style="list-style-type: none"> <li>40 items<sup>2</sup> then \$0.50 per item</li> </ul>
Budget Account (S97)	Nil	Nil	<ul style="list-style-type: none"> <li>Deposits</li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>5</sup> &amp; Credits</li> </ul>	<ul style="list-style-type: none"> <li>\$2.50 per cash withdrawal &amp; manual transfer</li> </ul>
Home Equity Loan Account (S8)	\$5.00	Not Applicable	<ul style="list-style-type: none"> <li>Coastline/BCU/Westpac/ St George* &amp; Bank SA ATM transactions</li> <li>EFTPOS<sup>3</sup></li> <li>Internet Banking</li> <li>Telephone Banking</li> <li>BPAY</li> <li>Direct Debits<sup>5</sup> &amp; Credits</li> <li>Deposits</li> </ul>	<ul style="list-style-type: none"> <li>\$1.95 cash withdrawals &amp; manual transfers</li> <li>\$0.75 member cheque</li> <li>ATM Enquiries will incur the ATM Owner Charge. Excludes enquiries performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> <li>ATM Withdrawals will incur the ATM Owner Charge. Excludes Transactions performed at Coastline / BCU / Westpac / St George* &amp; Bank SA ATM's</li> </ul>

<sup>1</sup> In Branch cash withdrawals & manual transfers

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

<sup>3</sup> Declined EFTPOS transactions (insufficient funds) \$1.50 each.

<sup>4</sup> Community Support groups are considered to be non-profit (e.g., small clubs & associations). *"Eligibility as a Community Support group is determined by the Credit Union."*

<sup>5</sup> Based upon the average membership balance in the month.

<sup>6</sup> Direct Debits dishonoured with insufficient funds \$15.00 per item. Direct Debits honoured with insufficient funds \$10.00 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



**coastline.com.au 1300 361 066**

**#WeRCoastline #LocalsHelpingLocals**



Coastline Credit Union Ltd | BSB: 704 189  
ABN: 88 087 649 910 | AFSL/Australian Credit Licence: 239175