

# **The Mac fees & charges and transaction limits**

**effective 1st January 2018**



Macarthur Credit Union Ltd  
ABN 83 087 650 244  
AFSL/Australian credit licence No. 239933  
MAC58 01/18

## SAVINGS ACCOUNT & PAYMENT SERVICES

### Transaction Fees

eSaver Account is exempt from these fees

Account keeping fee	NIL
Counter cash deposit	NIL
Coin counting	NIL
Direct credit	NIL
Electronic deposit	NIL
Periodical payment within The Mac BPAY	NIL
Visa Debit card 'credit' transaction (When pressing 'credit button' at EFTPOS terminal)	NIL
Direct debit - third party	\$0.10
Electronic funds transfer via online banking	\$0.10
Real time payment	\$0.10
Periodical payment to a third party	\$0.10
Corporate (Credit Union) cheque	\$3.00
Visa Debit card fee (per card)	\$2.00 per month
<sup>†</sup> Excess transaction fee	\$1.75

Payable for each savings account transaction after the first 8 in a calendar month. Includes:

- Cash withdrawals at ATM's and over the counter in The Mac Branches
- Savings transactions at EFTPOS terminals using savings button
- Balance enquiries at ATM's
- Declined ATM & EFTPOS transactions

### Cheque deposit

The first 5 cheques deposited in a calendar month	NIL
Each additional cheque deposited	\$0.30

All other institutions ATMs	Direct charge to member <sup>†</sup>
Replacement card	\$15.00
Direct debit dishonour	\$20.00
(Payable when insufficient cleared funds are available)	
Voucher request	\$27.00
International conversion fee	2.50% of transaction value in \$AUD
Emergency international Visa Debit card or cash replacement	\$330.00
Overdrawn Savings Account (Interest at Personal Overdraft rate)	

## **eSaver**

Transaction fees	Nil
Staff assist fee (Payable for staff assisted transactions)	\$5.00

## **Cheque books**

Book of 25	\$18.75
Book of 50	\$37.50
Book of 100	\$75.00
Cheque dishonour	\$20.00

(Payable when insufficient cleared funds are available or when a stop payment has been requested)

## **Overseas services**

Telegraphic transfer - Australian dollars	\$At cost (Currently \$50.00)
Telegraphic transfer - foreign currency	\$At cost (Currently \$30.00)
Bank draft	\$At cost (Currently \$12.50)
Foreign currency	
Travellers cheques	1.00%
Cash passport card	1.00% (minimum \$10.00)

## **Statement Fees**

Informal statement request	\$5.00
Copy of statement (0-3 months)	\$10.00
Copy of statement (4-6 months)	\$20.00
Copy of statement (7-11 months)	\$30.00
Copy of statement (12-24 months)	\$49.50
Copy of statement (2 years plus)	\$49.50

## **Other fees**

Bank cheque (drawn on National Australia Bank)	\$25.00
Retrieval of documents	\$49.50 per hr (minimum \$5.00)
Copy of Member Cheque	\$5.00
Incoming Swift payment	\$10.00
Outgoing Domestic Swift Payment	\$20.00
Direct Entry/Cheque Trace Request	\$20.00
Recall Request - External	\$50.00
Recall Request - BPAY/Internal	\$25.00
Dormant Account Fee (For accounts inactive for more than 12 months)	\$20.00 pa
Guarantee Fee – New	\$150.00
Guarantee Fee – Variation to Existing	\$100.00

## TRANSACTION LIMITS

Cash withdrawal daily limit	\$2,000.00
ATM and EFTPOS daily limit	\$1,050.00
Online Banking daily limit	\$5,000.00
<small>(Includes electronic funds transfer and BPAY, Members not registered for SMS One Time Password have a \$250.00 daily limit for Online Banking.)</small>	
payWave daily limit	\$200.00 or 10 transactions
Junior Members' daily limit	\$200

### Fee Free Transactions

Junior Members (Mini Mac Bonus Saver and Youth Saver Accounts) and Members with a Home Loan with The Mac will receive Transaction Fee free banking on their deposit account/s (under the same Member number).

Fee free transactions include:

- Visa Debit card & cash withdrawal excess transaction fee
- Visa Debit card fee
- Corporate (Credit Union) cheque fee
- Direct Debit to a third party fee
- Periodical Payment to a third party fee
- Electronic funds transfer via online banking fee
- Cheque Deposit fee

