

One off and exception fees

Exception fees – savings, transaction and investment accounts:

Fee name	Fee amount	Description
Overdrawn/over limit fee	\$15	Where a member exceeds the actual balance or authorised limit of their savings account, transaction account, mortgage freedom or overdraft facility limit (i.e. overdraws their account, mortgage freedom or overdraft facility), or the unauthorised excess is increased, and the debt is caused by way of a member cheque or electronic transaction (including ATM, EFTPOS and Bank@ Post transactions and Visa purchases).
When charged	Debited to your account at the close of business when the balance or authorised limit is exceeded, or unauthorised excess is increased.	
Cheque dishonour	\$30-	Where a member's cheque is dishonoured for any reason including where a member places a stop payment on one of their cheques and it is presented.
When charged	When a member's cheque is dishonoured.	
Declined EFTPOS/ATM/ Visa	\$1-	Where a transaction is declined due to there being insufficient funds in the member's account to meet the amount of the withdrawal and/or where an incorrect PIN has been entered and/or where a member attempts to exceed their EFT daily limit.
When charged	When a transaction is declined due to there being insufficient funds to meet the amount of the withdrawal, and charged at months end. No fee is charged for the first three declined transactions each month.	
Failed external periodical payment fee	\$5-	Where a periodic payment fails to be processed due to the lack of cleared funds.
When charged	When a periodic payment fails to be processed on the next payment due date.	
Web Banker rejected future dated external transfer	\$2-	Where a future dated payment cannot be made on the pre-selected date due to insufficient funds being available.
When charged	When a future dated payment cannot be made on the pre-selected date.	
Inward direct debit rejection fee – standard	\$13-	Where a direct debit, received via the direct entry system, is dishonoured due to there being insufficient funds to meet the drawing.
When charged	When a direct debit is dishonoured.	
Inward direct debit rejection fee – via NAB	\$40	Where a direct debit, received via the National Australia Bank, is dishonoured due to there being insufficient funds to meet the drawing.
When charged	When a direct debit is dishonoured.	
Outward direct debit dishonour	\$7.50	Where a direct debit to another financial institution has been dishonoured for any reason by that financial institution.
When charged	Applied to each dishonoured transaction.	

Fee name	Fee amount	Description
Copy of cheque	\$25.00	Where a member requests a copy of a cheque presented on their account.
Voucher request fee	\$25.00	Where a copy of a Visa voucher is requested by a member questioning the validity of a transaction. This fee is applicable for all Visa charge-backs where the original transaction was authorised by the member.
Financial institution cheque	\$8.00	Includes cheques purchased over the counter and external periodical payments. Exception applies to withdrawal of term deposit funds.
Stop payment on financial institution cheque	\$15.00	Where a member requests a stop to be placed on a financial institution cheque because it has been lost or stolen.
Bank cheques	\$8.00	To purchase bank cheques from CUA's bankers through CUA branches and service centres. This fee is applied by CUA's bankers.
Special clearance of cheque deposited	\$15.00	Where a member requests a special clearance be placed on a cheque deposited into their account. Please note that this service must be requested at the time the cheque is deposited. This fee is applied by CUA's bankers.
Telegraphic transfers – in Australia	\$40.00	A local telegraphic transfer being sent for credit to an account held by any Australian financial institution - including credit unions.
Periodical payment – external transfer	\$2.00	Periodical payments from one CUA account to another are free. Periodical payments to a non-CUA account that may be forwarded by direct entry attract a fee. These fees are debited to your account each time the periodical payment is processed.
Outward direct debit – per debit	\$1.50	Where a member requests CUA to debit their account at another financial institution by direct debit.
Retrieval of cheques/ vouchers and documents	\$22.00 (plus \$20.00 per hour)	Where a member requests personal information, copies of vouchers, other documentation and/or information to be obtained about an account. An estimate of the costs involved will be provided to you prior to the work being undertaken.
Manual processing fee	\$5.00	Correction of transactions with incorrect information. Where CUA staff are required to process corrections of transactions that have rejected due to incorrect information being supplied to CUA, or due to member error.
Statement copies	\$5.00 per page	The issuing of a replacement or additional copy of a CUA statement that has already been supplied.
Staff assisted eSaver transaction	\$20.00	Where a member requests a CUA staff member process a withdrawal or transfer on their behalf.

Tips on how to avoid being charged:

- Ensure you always have sufficient cleared funds in your account to cover direct debits and withdrawals.
- Allow for any direct debits or scheduled payments when due.
- Check account balances using Web Banker or Telebanker.
- Transfer funds between accounts and pay bills using Web Banker or Telebanker.