

Deposit Accounts Fees and Charges

Effective 01 January 2026

Service fees

Fee	Amount	Payable when	Charged
Arrears letter fee	\$15.00 per letter after the first letter	We send you a letter because you do not make a repayment in full on or before the date it is due and the default continues for three days or more. The letter will be sent every seven days that you remain in arrears.	Days 3-10 Days 11-18 Days 19-26 Days 27+
Bank@Post cheque dishonour	At cost	You deposit a cheque through an Australia Post outlet that is dishonoured by the drawer's bank. This fee is not charged by Credit Union SA and will be passed through to you at cost.	On occurrence
Business+ Account monthly service fee	\$10.00 ¹	Payable when you hold a Business+ Account.	Monthly
Documentation request	\$15.00 per 15 minutes after first 30 minutes	You request us to provide information relating to your membership or account, including details of individual transactions and general information requests, and the request takes us more than 30 minutes to complete. The first 30 minutes is free.	On occurrence
Direct Debit dishonour fee	\$10.00	You have insufficient funds in your account at the time a Direct Debit is set to occur and the Direct Debit is dishonoured.	On Occurrence
Dormant account	\$10.00	Your membership has been inactive for a period of 24 months or more.	June and December
Foreign cheque deposit	\$15.00	You deposit a cheque denominated in a foreign currency to your account.	On occurrence
Foreign currency – purchase – sell	1.5% (min \$5.00) \$5.00 per currency	You purchase foreign currency from us. You return or sell foreign currency to us.	On occurrence
Foreign draft – issue – stop payment	\$20.00 \$30.00 plus costs	You request a cheque in a foreign currency. You request us to stop payment on a foreign draft.	On occurrence
Insufficient funds transfer	\$5.00	The credit union transfers funds between your accounts to enable an electronic payment of any type to be honoured, or to clear account overdrawn or over limit balances.	On occurrence
Inward Telegraphic Transfer received	\$0	An irrevocable electronic funds transfer is received for immediate payment to your account.	On occurrence
Overdrawn or overlimit account	\$15.00	Each day that your account is overdrawn (where you have no approved credit limit) or the account is overdrawn beyond your approved credit limit and you have performed at least one debit transaction to the account or card that day.	On occurrence
Paper statement fee	\$2.00	If you have not opted in for eStatements and we send a paper statements to your nominated postal address we have on record. Note: An electronic statement can be requested at any time with no fee payable.	On occurrence
Replacement VISA Card fee	\$10.00	Payable when you have lost your VISA Card and have requested a replacement.	On occurrence
Safe Custody	\$20.00	You have requested us to hold items in a safe custody packet. Note: Applicable to members who already hold a safe custody packet, this service is no longer available for new lodgments.	Annually on 1 April while you hold this service
Search fee	\$20.00	We are required to perform a company or business name search for a non-personal account.	At the time of the request
SWIFT payment	\$10.00	An irrevocable electronic funds transfer is received for immediate payment to your account.	On occurrence
Telegraphic transfer – Staff assisted	\$40.00	You request us to transfer funds via telegraphic transfer to an interstate or overseas account in Australian dollars or a foreign currency.	On occurrence
Telegraphic transfer – Online	Nil	You process a transfer of funds via telegraphic transfer in a foreign currency via internet banking.	On occurrence
Visa currency conversion	3.00 % of the transaction amount	Payable when you perform a transaction or obtain a cash advance (whether in foreign currency or AUD) where the merchant or the acquirer is domiciled outside Australia. This fee is included in the AUD amount debited to your account and comprises 2.00% charged by third parties and 1.00% charged by the Credit Union.	On occurrence

¹Monthly fee is waived for not-for-profit organisations and charities that have advised Credit Union SA staff about their eligibility.

Transaction and Savings accounts

This section applies to the following accounts:

- Access Account
- 55+ Account
- Home Loan Offset Account
- Children's Savings Account
- Business+Account
- Bonus Savings Account
- Netsave Account
- Educator+ Account

And the following discontinued accounts:

- Association Account
- Land Agents' Trust Account
- Line of Credit
- Home Equity

Where permitted by the account terms and conditions, you can perform unlimited transactions of the following types and we will not charge you a transaction fee:

- ATM enquiry
- ATM transfer
- ATM withdrawal
- Bank@Post deposit
- Bank@Post withdrawal
- BPAY payment
- branch deposit
- branch transfer
- branch withdrawal
- direct credit
- direct debit
- EFTPOS cash withdrawal
- EFTPOS purchase
- internet banking transfer
- overseas ATM enquiry
- overseas ATM withdrawal
- Member Contact Centre transfer or payment
- mobile banking transfer
- periodical payment
- Visa debit cash advance
- Visa debit purchase.

Want to know more about Credit Union SA or any of our products or services?

We'd be delighted to help.



Visit our website
creditunionsa.com.au



Call our Member Contact
Centre on 13 8777



Visit us at
400 King William St



Not all transaction types are permitted on all accounts.

Please refer to the *Deposit Accounts and Access Services Terms and Conditions* brochure for details of the transactions permitted on your account.

We do not charge any fees when using ATMs within Australia. However, some ATM operators may charge a fee to process your transaction or balance enquiry. If withdrawing cash overseas, a fee may be charged by the ATM operator and the details will be disclosed at the time of the transaction or enquiry. This fee is not charged by Credit Union SA. You can avoid the fee by cancelling the transaction when prompted.

If you perform a transaction in a foreign currency using a Visa card, a currency conversion fee will apply. Refer to the 'Service fees' section.

Term Deposit Early Withdrawal Interest Reduction

If you withdraw part or all of your term deposit prior to the agreed maturity date, the amount of interest you would otherwise have earned on the amount withdrawn will be reduced.

The amount of the interest reduction will be calculated taking into consideration the applicable interest rate, the length of time remaining on your agreed term (as a proportion of the total term) and a \$20 administration fee, in accordance with the following formula:

$$\$AW \times \frac{R\%}{365} \times \frac{(D \times (T - D))}{T} + \$20 = \$IR$$

where:

\$IR is the reduction in the interest that would otherwise have been earned

\$AW is the amount withdrawn early

R% is the interest rate applicable to the Term Deposit expressed as a percentage

D is the number of days between the start of the term and the date of the early withdrawal

T is the number of days in the agreed term

\$20 is an administration fee we charge for processing an early withdrawal

We will not apply an interest reduction which exceeds the amount of the interest you have accrued on the amount withdrawn.

As an example, if your Term Deposit was for 12 months at 4.00% p.a. but you withdrew \$10,000 of your Term Deposit early, 146 days after the deposit was made (ie with 60% of the term remaining), the interest that would otherwise have been earned on the \$10,000 in relation to the 146 days (\$160.00) would be reduced by \$116.00 (60% of \$160.00, plus \$20) calculated as follows:

$$\$10,000 \times \frac{4\%}{365} \times \frac{(146 \times (365 - 146))}{365} + \$20 = \$116.00$$

In this example, the amount of interest you would receive for the \$10,000 is \$44, for the 146 days. This will be paid when you're next scheduled to receive interest.

If interest has already been paid to you at the time of the early withdrawal and if the amount of the interest reduction exceeds the accrued interest that is payable to you on the withdrawal amount, the difference is repayable by you. We will deduct the difference firstly from any accrued interest and secondly, to the extent necessary, from the principal balance.