

FEEES AND CHARGES

Effective from 1 September 2017



Queensland
COUNTRY
CREDIT UNION



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INTRODUCTION

This is an important document containing details of fees and charges which may apply to the products and services provided by Queensland Country.

Many of the fees and charges detailed in this brochure are imposed upon Queensland Country by third parties.

The fees and charges listed within this document are applicable at the date of this document and are subject to change.

Any reference to “us”, “we”, “the Credit Union” or “Queensland Country” in this document is reference to Queensland Country Credit Union Limited.

GENERAL CONDITIONS

The fees and charges contained in this brochure are amounts that will or may be payable by you if you purchase a deposit account, credit product or other products and service from us. You agree to pay us all fees and charges noted in this brochure, including those which arise as a result of the actions of your authorised signatory, plus any new fees and charges we impose under our terms and conditions; government charges including stamp duty and other duties and taxes; and any expenses we incur in enforcing this agreement.

All fees and charges in this brochure apply per transaction or per request unless stated otherwise.

TIMING OF FEES AND CHARGES

Transaction fees for Personal Transaction accounts, Personal Savings accounts, Budgeting accounts, Mortgage Offset accounts, Line of Credit accounts, Visa Credit accounts, Business Savings and Transaction accounts and Business Visa Credit accounts are charged **on the last day of the month** in which the transaction occurred.

Fees and charges outlined in the Credit Product section and Other Fees and Charges section of this brochure which may apply to products and services are generally debited to your account at the time the transaction or event occurs unless otherwise stated. Your credit contract will also detail other fees and charges that are or may be payable when you purchase a credit product with us.

Monthly Account Service Fees and **Loan Maintenance Fees** will be charged once in each month and are debited to your account **on the last day of each month**.

CHANGES TO FEES AND CHARGES

Queensland Country has the right to vary any of these fees and charges at any time without prior agreement. The Terms and Conditions of Use contain details of notice we will give to you.

TERMS AND CONDITIONS

This brochure should be read in conjunction with the Interest Rates Schedule (if applicable), Terms and Conditions of Use and the relevant Product Disclosure Statement (PDS)/Product Information Brochure which

apply to the individual financial products. A combination of this brochure and the other relevant brochures comprises the contract between the Member and Queensland Country in respect to the financial product/s.

For credit products, the credit contract comprises the contract between the Member and Queensland Country.

CASH WITHDRAWAL LIMITS

The current daily withdrawal limits for cash are:

- **From our branches - \$5,000**
A request to withdraw above this amount needs to be made more than one business day in advance and will be at the discretion of a Branch Manager.
- **From an ATM or EFTPOS terminal - \$1,550**
EFTPOS withdrawals may be subject to limits imposed by the EFTPOS owner providing the withdrawal. The daily withdrawal limit includes any fees imposed by the ATM/EFTPOS owner.

DEFINITIONS

Words and phrases used in this document have the following meanings:

Bank@Post is a trademark (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579.

BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518

Business Day means a day that Queensland Country is open for business, excluding Saturday, Sunday and public holidays.

Contributing Accounts are savings, investments and loan accounts which contribute towards your Relationship Balance with Queensland Country. Contributing Accounts include the following account types:

SAVINGS ACCOUNTS	All Access, Christmas Club, SmartBudget, Bonus Saver, Ultimate Package, Pension Plus, Mortgage Offset, Visa Credit, Line of Credit, Cash Management, Online Saver, Star Saver
INVESTMENT ACCOUNTS	Fixed Term Deposits
LOAN ACCOUNTS	Home Loan, Investment Home Loan, Home Equity Loan, Ultimate Package Home Loan, Ultimate Package Investment Home Loan, Line of Credit, Visa Credit, Personal Loan
SUPERANNUATION ACCOUNTS	Retirement Savings Account

Direct Debit is an automatic payment where a third party authorised by you debits your account directly for the payment of goods and services.

Direct Entry is the direct credit of funds to a Queensland Country Member's account via the Bulk Electronic Clearing System.

External Transfers are transfers and payments to accounts outside of Queensland Country.

EFTPOS (Electronic Funds Transfer at Point of Sale) refers to a transaction completed by using the PIN option at a point of sale merchant terminal after selecting either the Savings or Cheque account option.

Foreign ATM is any ATM that is not a Queensland Country ATM and not a partner ATM.

Free Transaction Limit is the total number of transactions which may be performed from an account each month without attracting the fee which would ordinarily be charged for that transaction. In this document, where it is stated that the number of free transactions is subject to a monthly free transaction limit or alternatively, is described as 'unlimited' not all transaction types are included in this limit. Some transactions will incur a fee per transaction regardless of the number performed during the month.

Internal Payments are transfers and payments made from accounts within Queensland Country to other accounts within Queensland Country.

Member Cheque is a cheque written from your personalised cheque book (does not include Queensland Country Corporate cheques).

Partner ATM is any ATM that is not a Queensland Country ATM but is owned by a company that we have an agreement with.

Periodical Payment is an electronic payment for a fixed amount and occurring at regular intervals which you authorise us to make on your behalf to another account with us, or to an account at another financial institution.

POA stands for price on application.

Relationship Balance refers to the value determined by adding together the credit balances of your contributing savings accounts, the drawn down balance of loan accounts, and the balances of fixed term deposits (excludes Fixed Term Deposits within the Retirement Savings Account) where you are Primary or Joint owner of an account.

Staff Assisted refers to transactions conducted with the assistance of a Queensland Country staff member.

Staff Assisted Transfer is a transfer conducted in our Branch, via our Contact Centre or with the assistance of any Queensland Country staff member.

you and your refers to any person who has obtained a product of service from us.

HOW TO MINIMISE FEES

There are a few simple steps you can take to help you minimise the payment of fees and charges:

- Choose the type of account that suits your banking preferences. Queensland Country offers a range of accounts and access methods. More information on which accounts may suit your requirements is provided in our disclosure documentation including Product Disclosure Statements, Product Information Brochures and Conditions of Use brochures, available from any Queensland Country branch or our website www.qccu.com.au.
- Wherever possible, try and use accounts that offer unlimited free transactions or accounts that have fee free transaction limits. Remember to keep track of your transactions each month to ensure you do not exceed your free transaction limits and note that some transactions are not included in the account free transaction limit (where applicable). These are explained further in this document. Information on free transactions is provided in our Product Information Brochures and in this brochure.
- Use your Visa Debit or CueCard at a Queensland Country or Partner ATM (Westpac Group) to avoid fees imposed by other financial institutions when using their ATMs. Alternatively, you can withdraw cash from your account at the same time you are making an EFTPOS purchase by selecting the 'savings' or 'cheque' option. This way you do not need to use other financial institution ATMs to withdraw cash and you can avoid any direct charging fees imposed by the Foreign ATM owner. By doing this you can also reduce the number of transactions you need to conduct on your account and therefore reduce the number of transactions you may be charged for.
- Try to plan ahead and determine how much cash you will need to cover your week's spending. This will reduce the need to withdraw cash from your account every day or two and you may be able to reduce the number of transactions you need to perform thus reducing your transaction fees.
- Where possible choose the 'credit' function when making purchases with your Visa Debit card. Queensland Country does not charge a transaction fee when the 'credit' function is used on a Visa Debit card within Australia.
- Where possible use lower cost transactions channels. You can minimise transaction fees by conducting as many transactions as possible using methods that incur lower fees (e.g. EFTPOS purchases, Direct Debits, BPAY or internet banking). Try to limit the number of transactions you use that incur higher fees.
- Use free methods such as Mobile Banking, Internet Banking and Phone Banking to check your account balances and other account information.
- Remember to keep sufficient funds in your account to cover personal cheques you write and automatic payments you have established. By doing this you will avoid dishonour fees and overdrawn account fees.
- Reduce interest charges on your Visa Credit card by making the appropriate repayment by the due date.

PERSONAL TRANSACTION ACCOUNTS ACCOUNT FEES

Monthly Account Service Fee

FREE TRANSACTION LIMIT*

Only transactions listed in this table and marked with * are included in the monthly Free Transaction Limit (where applicable). Transactions denoted as 'Free' do not incur a charge regardless of the number performed during the month.

ATM

Cash withdrawals at Queensland Country and Westpac Group ATM

Balance enquiry at Queensland Country and Westpac ATM

INTERNET BANKING AND MOBILE BANKING

Internal Transfers including periodical payments/auto transfers within Queensland Country accounts

External Transfers including periodical payments/auto transfers to accounts outside of Queensland Country

Internet banking ABA file (imported bulk payment file) individual payments

PHONE BANKING

Internal Transfers

ELECTRONIC

Direct credit

Direct Debit

Visa ('press credit') transaction within Australia

EFTPOS purchases & cash outs ('press savings or cheque')

BPAY

BPAY transactions

STAFF ASSISTED DEPOSITS & WITHDRAWALS

Cash and cheque deposits into your account⁵

Cash withdrawal

CHEQUING

Member Cheque withdrawal

¹ Monthly Account Service Fee is waived for each month that you satisfy one or more of the following:

- Deposit \$2,000 or more in Direct Entry deposits to your All Access account each month; or
- Total savings, investments and borrowings of \$50,000 or more held in any of the Contributing Accounts as at the (last day) of each month; or
- An Australian War Veteran, Aged or Disability Pension is directly credited to the All Access Account the monthly service fee is waived for that month in which the account is credited; or
- A current Queensland Country Ultimate Home Loan Package is held in the same name as one of the account holders; or
- You (the account holder) are under 18

² Monthly Account Service Fee waived for each month if the account balance exceeds \$5,000 on each day of that month.

³ Free transactions are calculated from the first transaction for the calendar month.

⁴ Other fees and charges apply - refer to Other Fees and Charges section of this document.

⁵ Coin deposits over \$100 may incur a fee of 5% of the total coin deposit amount.

All Access	Learners and Earners All Access	Pension Plus Ultimate Package Mortgage Offset Line Of Credit	Cash Management
\$6.00 ¹	Free	Free	\$6.00 ²
Unlimited free transactions	Unlimited free transactions	Unlimited free transactions	10 free transactions per month ³
Free	Free	Free	\$1.00*
Free	Free	Free	\$0.50*
Free	Free	Free	Free
Free	Free	Free	\$0.25*
Free	Free	Free	\$0.20*
Free	Free	Free	Free
Free	Free	Free	Free
Free	Free	Free	\$0.25*
Free	Free	Free	Free
Free	Free	Free	\$0.25*
Free	Free	Free	Free
Free	Free	Free	Free
Free	Free	Free	\$1.50*
Free	N/A	Free	\$1.00*

PERSONAL SAVINGS ACCOUNTS

ACCOUNT FEES

Monthly Account Service Fee

FREE TRANSACTION LIMIT¹

Only transactions listed in this table and marked with * are included in the monthly Free Transaction Limit (where applicable). Transactions denoted as 'Free' do not incur a charge regardless of the number performed during the month.

INTERNET BANKING AND MOBILE BANKING

Internal Transfers including periodical payments/auto transfers within Queensland Country accounts

External Transfers including periodical payments/auto transfers to accounts outside of Queensland Country

Internet banking ABA file (imported bulk payment file) individual payments

PHONE BANKING

Internal Transfers

ELECTRONIC

Direct credit

Direct Debit

BPAY

BPAY transactions

STAFF ASSISTED DEPOSITS & WITHDRAWALS

Cash & cheque deposits into your account³

Cash withdrawal

¹ Other fees and charges apply - refer to Other Fees and Charges section of this document.

² Free transactions are calculated from the first transaction for the month.

³ Coin deposits over \$100 may incur a fee of 5% of the total coin deposit amount.

	Star Saver	Student Money Saver Future Start Savings	Bonus Saver	Online Saver	Christmas Club
	Free	Free	Free	Free	Free
	5 free transactions per month	Unlimited free transactions	1 free transaction per month ²	Unlimited free internet banking, mobile banking and phone banking transactions	Unlimited free withdrawals from 01 NOV to 31 DEC
	Free	Free	Free	Free	N/A
	\$0.25*	Free	\$0.25*	Free	\$0.25*
	\$0.20*	Free	\$0.20*	Free	\$0.20*
	Free	Free	Free	Free	N/A
	Free	Free	Free	Free	Free
	\$0.25*	Free	\$0.25*	\$0.25 Fee is charged for each transaction	N/A
	Free	Free	Free	Free	Free
	Free	Free	Free	Free	Free
	\$1.50*	Free	\$1.50*	\$1.50 Fee is charged for each transaction	\$1.50*

PERSONAL BUDGETING ACCOUNT FEES

SmartBudget*

Monthly Account Service Fee	\$5.00
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TRANSACTION FEES¹

ELECTRONIC

Direct credit	Free
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STAFF ASSISTED DEPOSITS & WITHDRAWALS

Cash & cheque deposits into your account ²	Free
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* Refer to our SmartBudget Account Terms and Conditions for further information.

¹ Other fees and charges apply - refer to Other Fees and Charges section of this document.

² Coin deposits over \$100 may incur a fee of 5% of the total coin deposit amount.

RETIREMENT SAVINGS ACCOUNT FEES

Super RSA

Exit fee/Withdrawal fee	\$50.00
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This is the fee for a withdrawal or transfer from a Super RSA at your request



CREDIT PRODUCT FEES AND CHARGES

Fee Explanation	Payable
Annual/Facility Review Fee: This fee is charged to each loan account to cover the maintenance of that account on our system.	Payable annually on the anniversary date of the establishment of the facility or as detailed in your credit contract.
Annual Package Fee: If you have more than one housing loan or Line of Credit as part of the package, you will only be required to pay the Annual Package Fee in respect of one of these loans.	Payable annually in advance, on establishment and thereafter on the anniversary of the loan.
Arrears Letters - Second Arrears Letter: This fee is charged whenever a second Arrears Letter is sent to a defaulting borrower	Payable at the time of producing the letter.
Arrears Letters - Default Notice: This fee is charged whenever a Default Notice is sent to a defaulting borrower prior to enforcement proceedings being taken.	Payable at the time of producing the Default Notice.
Default Interest Rate: The default rate of interest (margin charged on any overdue amount) is 2% ^w above the Annual Percentage Rate which would otherwise be charged under the loan contract.	Payable monthly on the last day of each month.
Document Fee - Good Security Agreement: This fee is charged when the Credit Union is required to prepare a Security Agreement to secure the amount of credit.	Payable upon advancing any of the amount of credit.
Document Fee - Guarantee: This fee is charged when the Credit Union is required to prepare a Guarantee to secure the amount of credit.	Payable upon advancing any of the amount of credit.
Document Fee - Mortgage: This fee is charged when the Credit Union is required to prepare a Mortgage to secure the amount of credit.	Payable upon advancing any of the amount of credit.
Document Fee - Other: This fee is charged when the Credit Union is required to prepare Non Standard Security Documents	Payable upon advancing any of the amount of credit.
Early Repayment Fee: This fee is payable when breaking your fixed rate period. For further information refer to the Home Loans and Lines of Credit Product Information Brochure and/or your individual Credit Contract.	The sum of the present value of repayment cash flows remaining in the fixed rate period (including the balance scheduled to be outstanding at the end of the fixed rate period as a repayment), discounted at the current lending rate for new loans for the remaining fixed rate period, less the principal amount that is currently outstanding.
Establishment Fee: This fee covers the cost of processing that credit facility. This is applicable to both new advances and further advances.	Payable upon advancing any of the amount of credit.
Lenders Mortgage Insurance: This insurance covers Queensland Country in the event of loss on a mortgage loan.	Payable upon advancing any of the amount of credit.
Loan Maintenance Fee: This fee is charged to each loan account to cover the maintenance of that account on our system.	Payable monthly on the last day of each month.
Mortgage Settlement Fee: If you payout your mortgage loan, we will charge this fee to prepare the release of our mortgage. This fee is waived if the payout is due to the sale of the property or if the Member pays the loan out with their own funds.	Payable upon payout of the mortgage secured advance.
Over the Limit Fee: If the balance of the account exceeds the approved limit at any time within a month this fee will apply.	Payable monthly on the last day of each month.
Redraw Fee This fee is payable when accessing advanced repayments on a home loan. Refer to individual Credit Contracts for full terms and conditions.	Payable on drawing of funds.
Switch Fee: If you request to convert your existing mortgage loan to another mortgage loan product and the request is approved this fee will apply.	Payable upon conversion.
Valuation Fee: This fee is paid if a valuation of the secured property is required.	Payable on receipt of valuation to the Credit Union.

	Personal Loans incl Car Loans	Reno Loan	Home Equity Loans	Ultimate Home Loan Package	Mortgage Loans	Line of Credit	Commercial Overdraft	Commercial Loans
						\$100	\$100 minimum - POA	\$100 minimum - POA
				\$350				
	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
	\$70	\$70	\$70	\$70	\$70	\$70	\$70	\$70
	2%	2%	2%	2%	2%	2%	2%	2%
	\$55		\$55				POA	POA
	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
			QLD \$250 <i>Other States POA</i>	QLD NIL <i>Other States POA</i>	QLD \$250 <i>Other States POA</i>	QLD \$250 <i>Other States POA</i>	QLD \$250 <i>Other States POA</i>	QLD \$250 <i>Other States POA</i>
	POA		POA	POA	POA	POA	POA	POA
					POA			POA
	\$120	\$100	\$250	NIL	\$250	\$250	Up to \$500K - \$400 <i>Over \$500K - POA</i>	Up to \$500K - \$400 <i>Over \$500K - POA</i>
			POA	POA	POA			
	\$5	\$5	\$5	NIL	\$5			\$5
			\$450	\$450	\$450	\$450	\$450	\$450
				\$30		\$30	\$30	
	\$8	\$8		\$8	\$8			
					\$300			\$300
			POA	POA	POA	POA	POA	POA

BUSINESS ACCOUNTS ACCOUNT FEES

Monthly Account Service Fee

FREE TRANSACTION LIMIT³

Only transactions listed in this table and marked with * are included in the monthly Free Transaction Limit (where applicable). Transactions denoted as 'Free' do not incur a charge regardless of the number performed during the month.

ATM

Cash withdrawals at Queensland Country and Westpac Group ATM

Balance enquiry at Queensland Country and Westpac ATM

INTERNET BANKING AND MOBILE BANKING

Internal Transfers including periodical payments/auto transfers within Queensland Country accounts

External Transfers including periodical payments/auto transfers to accounts outside of Queensland Country

Internet banking ABA file (imported bulk payment file) individual payments

PHONE BANKING

Internal Transfers

ELECTRONIC

Direct credit

Direct Debit

Visa ('press credit') transaction within Australia

EFTPOS purchases & cash outs ('press savings or cheque')

BPAY

BPAY transactions

STAFF ASSISTED DEPOSITS & WITHDRAWALS

Cash & Cheque deposits into your account⁵

Cash withdrawal

CHEQUING

Member Cheque withdrawal

¹ Monthly Account Service Fee is waived for all Not-for-Profit (NFP) Organisations upon providing Queensland Country with proof of NFP status.

² Monthly Account Service Fee is waived for each month if the account exceeds \$20,000 on each day of that month.

³ Other fees and charges apply - refer to Other Fees and Charges section of this document.

⁴ Free transactions are calculated from the first transaction for the month and in order of transactions conducted.

⁵ Coin deposits over \$100 may incur a fee of 5% of the total coin deposit amount.

	Business Cheque	Business Basic	Business Plus	Business Online Saver
	\$8.00 ¹	Free	\$12.00 ²	Free
	40 free transactions per month⁴	2 free transactions per month⁴	40 free transactions per month⁴	Unlimited free internet banking, mobile banking and phone banking transactions
	\$1.00*	\$1.00*	\$1.00*	N/A
	\$0.50*	\$0.50*	\$0.50*	N/A
	Free	Free	Free	Free
	\$0.25*	\$0.25*	\$0.25*	Free
	\$0.20*	\$0.20*	\$0.20*	Free
	Free	Free	Free	Free
	Free	Free	Free	Free
	\$0.25*	\$0.25*	\$0.25*	\$0.25 Fee is charged for each transaction
	Free	Free	Free	N/A
	\$0.25*	\$0.25*	\$0.25*	N/A
	\$0.25*	\$0.25*	\$0.25*	Free
	Free	Free	Free	Free
	\$1.50*	\$1.50*	\$1.50*	\$1.50 Fee is charged for each transaction
	\$1.00*	\$1.00*	\$1.00*	N/A

VISA CREDIT ACCOUNTS ACCOUNT FEES	Visa Credit	Business Visa Credit
Annual Facility Fee	\$39.00	\$90.00
Rewarder Annual Fee	\$58.00	FREE
TRANSACTION FEES¹		
ATM		
Cash withdrawals at Queensland Country and Westpac Group ATM	\$1.00	\$1.00
Balance enquiry at Queensland Country and Westpac ATM	\$0.50	\$0.50
INTERNET BANKING AND MOBILE BANKING		
Internal Transfers including periodical payments/auto transfers within Queensland Country accounts	Free	Free
External Transfers including periodical payments/auto transfers to accounts outside of Queensland Country	\$0.25	\$0.25
Internet banking ABA file (imported bulk payment file) individual payments	\$0.20	\$0.20
PHONE BANKING		
Internal Transfers	Free	Free
ELECTRONIC		
Direct credit	Free	Free
Direct Debit	Free	Free
Visa ('press credit') transaction within Australia	Free	Free
EFTPOS purchases & cash outs ('press savings or cheque')	\$0.25	\$0.25
BPAY		
BPAY transactions	Free	Free
STAFF ASSISTED DEPOSITS & WITHDRAWALS		
Cash & cheque deposits into your account ²	Free	Free
Cash withdrawal	\$1.50	\$1.50
OVERLIMIT		
Over Limit fee ³	\$30.00	\$30.00

¹ Other fees and charges apply - refer to Other Fees and Charges section of this document

² Coin deposits over \$100 may incur a fee of 5% of the total coin deposit amount.

³ Payable at the end of the month when limit is exceeded during the month.



OTHER FEES AND CHARGES

Unless noted otherwise, all fees and charges for the following account services are debited to your Account at the time the transaction or event occurs.

AUDIT CERTIFICATES

Audit certificate (per request)	\$20.00
Certificate of balance/interest received (per request)	\$10.00

BANK DRAFT

Draft order	\$15.00
Draft stop payment	\$15.00

If the draft was originally issued in a foreign currency, Western Union Business Solutions will have to convert the funds back into AUD (using the prevailing "buy" rate, rather than the original "sell" rate) in order to refund you. There may be a difference in what you receive back due to this difference in exchange rates.

BANK@POST™

Cash withdrawal	\$2.65
Cash or cheque deposit	\$2.65
Declined cash withdrawal	\$2.65
Cheque dishonour	\$21.10

Bank@Post withdrawal and deposit fees are waived for the following accounts: Mini Member, Take Charge, Earners & Learners, All Access, Pension Plus, Ultimate Package, Mortgage Offset, Line of Credit. Bank@Post™ deposits and withdrawals are available only with a Queensland Country CueCard or VISA card. Cheques must be made out in the name of the cardholder to be accepted at Bank@Post™ and are subject to a clearance period of four (4) Business Days.

BPAY

Error correction/reversal	\$15.00
Investigation (trace)	\$10.00
Rejection	\$10.00

BUSINESS BANKING

Business cash deposit fee	Up to 5%
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A fee will be charged on cash deposits of \$10,000 or greater. The maximum fee charged is equivalent to 5% of the total cash deposit amount.

BPAY BILLER FACILITY (BUSINESS ONLY)

Establishment fee	\$250.00 (GST excl)
Transaction fees from debit accounts	\$0.85 (GST excl)
Transaction fees from credit accounts	\$0.80 (GST excl)
Merchant service fee	0.5% of transaction value (GST excl)
BPAY® Biller change request	\$14.26 (GST excl)

CARDS - CUECARD & VISA CARD FEES

Overseas ATM withdrawal	\$4.00
Overseas ATM balance enquiry	\$1.00

OTHER FEES AND CHARGES (CONT)

CARDS - CUECARD & VISA CARD FEES (CONT)

Overseas EFTPOS Purchase Visa Debit	3.65% of total AUD transaction amount
Overseas EFTPOS Purchase Visa Credit	1.50% of total AUD transaction amount
Overseas EFTPOS Purchase CueCard	1.50% of total AUD transaction amount
Card replacement within Australia	\$8.00
Non-Emergency overseas Visa card replacement	\$50.00
A fee applies if you request a replacement CueCard or Visa card before renewal.	
Emergency overseas Visa card replacement	Min. \$200.00
Emergency overseas Visa new card request	Min. \$200.00
Disputed transaction fee	\$35.00
A fee per voucher will apply where a copy of a CueCard or Visa voucher is requested by a Member questioning the validity of a transaction.	

CASH FLOAT

Float fee	1.00% (minimum fee of \$25.00)
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CHEQUING SERVICES

Queensland Country cheque withdrawal	\$3.00
Bank cheque withdrawal	\$10.00
Bank cheque replacement	\$20.00
Cheque deposit clearance	\$10.00
Cheque deposit dishonour	Nil
Special clearance on cheque deposit	\$30.00
Copy of cheque: Per hour (archive search)	\$60.00 (minimum fee of \$30.00)
Copy of cheque: Per cheque (within 100 days of being presented)	\$15.00
Stop cheque fee - Member Cheque	\$10.00
Stop cheque fee - Queensland Country Cheque	\$10.00
Stop cheque fee - Bank Cheque	\$30.00
A stop cheque fee per cheque applies when a Member requests that a stop payment be placed on a cheque before the cheque is presented for payment. If a series of cheques are being stopped at one time (e.g. if a Member Cheque book is stolen), only one fee will apply.	
Tracing a Cheque	\$36.00
A fee will apply per trace where a Member requests us to trace a cheque on their behalf.	
Member Cheque dishonour	\$15.00
A fee per cheque applies where a Member Cheque is dishonoured for any reason.	

OTHER FEES AND CHARGES (CONT)

CHEQUING SERVICES

Member Cheque book (100 cheques)	\$15.00
Member Cheque book (200 cheques)	\$30.00

CREDIT TRANSFERS

Staff Assisted Transfer within Queensland Country Credit Union accounts	Free
Staff Assisted Transfer (EPAY) via the clearing system to non-Queensland Country-branded accounts (per transfer)	\$5.00

DIRECT DEBIT OR CREDIT

Direct Debit dishonour due to insufficient funds	\$15.00
Recall of funds including Trace	\$80.00
Mistaken payment return request	\$50.00
Trace	\$40.00

A fee will apply per trace where a Member requests us to trace a Direct Debit or credit on their behalf.

DOCUMENTATION ARCHIVE RETRIEVAL FEE

Archive retrieval per box	\$35.00
Document search: per hour	\$60.00

DORMANT ACCOUNTS

Dormancy fee	\$10.00
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An account may be declared dormant where there has been no transaction for 12 months. To maintain a dormant account, a fee is charged each year until the remaining balance is required to be sent to the Australian Securities and Investments Commission as Unclaimed Monies.

FIXED TERM DEPOSITS

Early redemption fee	Calculated as follows: Principal x (Early Redemption Rate of 2%) x (days invested/365)
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A reduced rate of interest may apply from the date the funds were deposited, where the Member has requested on early redemption of the deposit.

FOREIGN CASH

Foreign currency notes order	1% of sale amount (minimum fee of \$8.00 per currency)
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FOREIGN CHEQUE CONVERSION TO AUD

Bills negotiated - foreign cheques, drafts etc. < \$25,000 AUD	\$10.00
Bills for collection - collection of cheques, drafts etc. > = \$25,000 AUD	\$50.00

These fees apply to foreign cheques deposited on behalf of Members via Western Union. These fees will be charged at the time of deposit.

Cheque dishonoured by overseas banks	POA
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OTHER FEES AND CHARGES (CONT)

HONOUR FEES

Direct Debit/personal cheque withdrawal honour fee (per occurrence)	\$5.00
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This fee applies to each direct debit/personal cheque withdrawal transaction that:

- overdraws your account or increases the amount already overdrawn;
- is a withdrawal against uncleared funds; or
- exceeds the available funds in the account at the time of the transaction.

INTERNATIONAL TELEGRAPHIC TRANSFER

In Foreign currency (per transfer)	\$30.00
In Australian dollars (per transfer)	\$50.00
Trace	\$80.00

Traces will be conducted free of charge unless it becomes known that funds were credited to the beneficiary account prior to the trace being requested.

INTERNET BANKING SECURITY TOKENS

Security Token App (VIP Access Application)	Free
Security Token Device	\$25.00

Internet banking security tokens can be established on your accounts to provide additional security. Discounts for Security Token Devices may apply for Not-for-Profit organisations and members residing in remote areas with poor mobile coverage.

INWARDS TELEGRAPHIC TRANSFER

Receiving transfer	Free
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MONEY IN MINUTES

Money transfer	Ask for a quote at your nearest branch
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MULTI CURRENCY CASH PASSPORT¹

Refer to Cash Passport Mastercard® Product Disclosure Statement (PDS) for applicable fees and charges.

OVERDRAWN ACCOUNTS (EXCLUDES VISA CREDIT CARD ACCOUNTS)

Overdrawn savings account interest fee	The rate of interest applied is the current annual percentage rate applicable for unsecured personal overdrafts. Refer to the Loan Interest Rates Schedule (QCF0031) for details.
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Savings accounts without overdraft arrangements which are overdrawn will incur interest on that amount which is unauthorised/overdrawn.

OTHER FEES AND CHARGES (CONT)

PAYMENT FILES

Internet banking ABA file (imported bulk payment file)	Free
Deletion of ABA file	\$40.00
Deletion of transactions within ABA file	\$130.00

PERIODICAL PAYMENTS

Staff assisted Periodical Payment/Auto Transfer to a Queensland Country Credit Union account	Free
Staff assisted Periodical Payment/Auto Transfer (EPAY) to a non-Queensland Country Credit Union-branded account (per payment)	\$3.00
Staff assisted Periodical Cheque Payment/Auto Cheque Payment (per payment)	\$3.00

REAL TIME GROSS SETTLEMENT (RTGS)

RTGS transfer same day within Australia	\$30.00
These transfers are performed electronically and arranged on your behalf with third parties. A fee is applied at the time of the request being processed.	

REJECTED TRANSACTIONS

Rejected transaction fee (per transaction)	\$2.50
A fee is charged for each payment that is rejected due to invalid destination account details. The fee is charged when the payment is rejected and will be debited to the account from which the payment is made.	

SEARCHES

Business Name Registration search fee (per search)	\$30.00
Queensland Incorporated Association search fee (per search)	\$30.00

STATEMENT FEES

Statement copies for a prior period (per page)	\$1.00
Statement - periodic	\$2.00
A fee applies for the periodic issue of statements where the statements are requested to be provided at a frequency more than quarterly. Note: A fee is not charged for the issue of Visa Credit Statements on a monthly basis.	

SWEEP FEE

Internal funds transfer to cover overdrawn account where a sweep facility has been established	\$1.50
Internal funds transfer to cover overdrawn account where no sweep facility has been established	\$5.00

¹ Other fees and charges apply. A full list of fees and charges can be found in the Product Disclosure Statement available at www.qccu.com.au or in any Queensland Country branch.

At the request of Members, Westpac, Western Union, MasterCard and Travelex services may facilitate banking services that Queensland Country Credit Union Limited do not provide directly. We will pass on the Member the fees and charges imposed by Westpac, Western Union, MasterCard and Travelex services. These fees may change without notice to reflect the fee charged to us. We may also receive a commission for services facilitated by us, refer to our Financial Services Guide (QCD0001) for details.



COMPLAINTS HANDLING PROCEDURES

INTERNAL DISPUTE RESOLUTION

Queensland Country has an internal dispute resolution scheme established to resolve any complaints or disputes relating to our products and services or the complaints handling process itself, where a response or resolution is expected. The expression 'complaint', for the purpose of this document means both 'complaint' and 'dispute' as defined under the relevant laws and regulatory requirements.

Process Overview

1. Wherever possible we will resolve your complaint at the time it is received. You should direct any complaint concerning the Credit Union, or its authorised representatives, to the person you are dealing with at Queensland Country, or their Manager, in the first instance.
2. If the issue is not resolved, we encourage you to lodge a formal complaint by completing a Complaint Notification Form (QCM0033) at any Queensland Country branch, although such notification is not required to be provided in writing.
3. You will receive acknowledgement of receipt of your complaint, in writing or orally, within three business days of its receipt and will be advised of the procedure for investigating and handling the matter.
4. We will write to you within 21 days of receiving your complaint, unless a different timeframe applies at law, to advise you of the outcome. Alternatively, we will advise you that a further period of time, not exceeding 24 days, will be required to conduct further investigations, with our formal proposal to resolve the matter being provided in writing to you no later than 45 days from when your complaint was first received.

EXTERNAL DISPUTE RESOLUTION

If we have made a formal proposal to resolve your complaint and you have told us that the proposal is not acceptable to you, or at least 45 days has elapsed since you made your complaint (whichever occurs sooner), you are entitled to have your complaint considered by the Credit and Investments Ombudsman Limited (CIO) ABN 59 104 961882 – www.cio.org.au. This is an external dispute resolution scheme of which Queensland Country is a member. We will provide you with information about how you can access this scheme, which is a free service. If your complaint relates to services provided by third parties or our business partners (including insurers or service providers) we encourage you to make direct contact with them in the first instance. Please contact Queensland Country if you experience any difficulty in the handling of your third party complaint.

HOW TO CONTACT US

If you have any questions or need more information, please contact us:

Branch Visit our website for a listing of all our branches.

Post PO Box 679, Aitkenvale QLD 4814

Phone 1800 075 078

Website www.qccu.com.au

Email info@qccu.com.au



Queensland Country Credit Union

CONDITIONS OF USE

If you would like information about the fees and charges or other information relating to the products mentioned in this brochure, please ask any of our branch staff for the relevant brochure.

Tax File Number

Interest earned on all savings accounts must be declared for income tax purposes. If you do not provide us with your Tax File Number or Tax File Number Exemption, we must deduct tax from your interest earned at the highest personal income tax rate. You are not obliged to provide your Tax File Number or Tax File Number Exemption. Foreign Tax Residents - Australian Financial Institutions must identify accounts held by Customers or entities who are foreign tax residents and report on those accounts to the Australian Taxation Office. You will be required to provide your Tax Identification Number (TIN) or equivalent, or a reason why you do not have one.

Read with

This document must be read in conjunction with: Financial Services Guide; Membership and Deposit Accounts Conditions of Use; Deposit Interest Rates Schedule; Visa Debit Card Conditions of Use; CueCard Conditions of Use; Internet Banking, PhoneService and Mobile Banking Terms and Conditions of Use as well as the relevant Product Information Brochures.

The information in this document does not take into account your objectives, financial situation or needs. Before acting on the information you should consider whether it is right for you and seek your own advice.

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance
Travelx Limited ABN 36 004 179 953

Queensland Country Credit Union Limited ABN 77 087 651 027
AFSL/Australian Credit Licence 244 533

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