

Summary of accounts and fees

Effective date 1 August 2019



Fees are usually charged at the time of transaction, however, may be posted to your account on a future date, if funds are not available when the fee is due.

Please ask our friendly team about tips on how to save on fees. ACU provides solutions for your financial needs. Selecting the right accounts and services will simplify your banking and save you money. Remember, as “Your” Credit Union, we’re here when you need us, so, now is a great time to review your plans and banking needs.

| Fee rebate | |
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| A tiered fee rebate scheme | |
| ACU’s customer fee rebate program rewards customers who use our products and services and have savings with ACU. | |
| \$10,000 - \$50,000 savings | \$1.25/week rebate |
| \$50,000 + savings | \$2.50/week rebate |
| Children aged under 18 years old | \$2.50/week rebate for one account only |
| Members over 65 years old | \$2.50/week rebate for one account only |
| The weekly rebate is calculated based on the total savings relationship, which is the combined minimum weekly balance of your savings and term investments with ACU (per customer number). Each week the rebate will be off-set against the transaction fees and account management fee (on your Access account) charged in that week. Any credit cannot be carried forward to the following week. | |

| EFTPOS/Debit cards | | |
|--|-----------------|--------|
| AccessDebit | | |
| Card new/replacement | Per card | \$15 |
| PIN Replacement | Per reset | \$5 |
| Administration fee | 6 monthly | \$5 |
| Credit Union ATM (includes enquiry, withdrawal and decline) | Per transaction | \$0.50 |
| Other bank ATM (includes enquiry, withdrawal and decline) | Per transaction | \$2.50 |
| EFTPOS (transaction or decline) | Per transaction | \$0.50 |
| Disputed transaction fee | Per transaction | \$50 |
| AccessCard | | |
| Card issue [first card only] | Per card | FREE |
| Card replacement/renewal | Per card | \$15 |
| Credit Union ATM (includes enquiry, withdrawal and decline) | Per transaction | \$0.50 |
| Other bank ATM (includes enquiry, withdrawal and decline) | Per transaction | \$2.50 |
| EFTPOS (transaction and decline) | Per transaction | \$0.50 |
| Disputed transaction fee | Per transaction | \$50 |
| International card transactions | | |
| ATM withdrawal | Per transaction | \$7 |
| ATM enquiry/decline | Per transaction | \$0.80 |
| EFTPOS transaction | Per transaction | \$0.80 |
| AccessCard multi-currency conversion fee (applied at the prevailing buy rate by Mastercard) | Per transaction | 2.5% |
| AccessDebit Foreign currency fee (of the \$NZD value of transaction) | Per transaction | 2.25% |

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| Service fees | |
| Counter/Administrative fees (per transaction) | |
| Cheque withdrawal over counter | \$5 |
| Transfer between accounts over the counter | \$3 |
| Stopped cheques | \$25 |
| Automatic payment or direct debit setup/alteration | \$5 |
| Automatic payment or direct debit transaction | \$0.50 |
| Internal split payment loading and alterations | FREE |
| Traces and voucher searches | \$13 |
| Disputed transaction search fee [CO OP Money NZ] | \$50 |
| AccessTXT transactions and enquiries [excludes charges from your phone provider] | \$1 |
| Credicare/Tangihanga claim – maximum of | \$2 |
| Faxing at member's request | \$5 |
| Mobile APP transfers (including one-off transfers to customer's own accounts) | \$0.50 |
| Statement search | \$50 |
| Monthly Statements – via email | FREE |
| Statement 6 monthly – system generated | \$5 |
| Additional Statement request – staff assisted | \$5 |
| Inter Credit Union transfer fee | \$10 |
| Inter Credit Union transfer fee (between Credit Union Baywide accounts) | \$3 |
| Account Fees | |
| Base fee [Weekly Membership Fee] | \$1.25 |
| Early Christmas Club withdrawal [Feb – Oct] | \$10 |
| Loan Provider Withdrawal [prior to 14-day notice] | \$10 |
| Remittance Service – EZISEND – Money Transfer to Samoa | |
| Standard Ezisend transaction fee [Non-recoverable upon cancellation] | \$12 |
| Special introductory Ezisend transaction fee [between 30 Jan 2019 and 30 Jan 2020] | \$8 |
| EziSend transaction search fee | \$13 |
| Insufficient funds fees | |
| Dishonoured payments | |
| Dishonoured automatic payment | \$15 |
| Dishonoured direct debit | \$15 |
| Honoured automatic payment | \$10 |
| Honoured direct debit | \$10 |

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| Lending fees | |
| Loan application fee | |
| • Within shares | \$50 |
| • Express loans (up to \$500) | \$50 |
| • Secured car loan/other secured loan | \$200 |
| • Unsecured – fast cash (up to \$250) | \$50 |
| • Unsecured – 3 monthly (up to \$500) | \$50 |
| • Unsecured – 6 monthly (up to \$1,000) | \$100 |
| Other fees | |
| Credit check fee | \$7.07 |
| PPSR individual person search fee | \$3.04 |
| Auto check plus search fee | \$15.12 |
| Motor check vehicle search Fee | \$4.20 |
| Redbook valuation search Fee | \$3 |
| Driver license check fee | \$6.44 |
| PPSR registration fee [vehicle/bike/boat/caravan] | \$17.19 |
| Early repayment administration fee | \$60 |
| Overdraft fees | |
| Overdraft establishment fee | \$12.50 |
| Overdraft monthly management fee [standard fixed or reducing limit] | \$12.50 |
| Unarranged overdraft management fee - monthly | \$20 |
| Debt collection | |
| Instruction fee | As per invoice |
| Debtor trace – successful/unsuccessful | As per invoice |
| Debt recovery field visit | As per invoice |
| Repossession/per attempt | As per invoice |
| 1 st reminder letter | \$10 |
| 2 nd reminder letter | \$20 |
| Repossession letters | \$50 |
| Loading Veda default | \$0 |

Credit Union Baywide trading as ACU (Aotearoa Credit Union). Terms and conditions and normal lending criteria apply. All variable rates, fees and returns are subject to change without notice. The current Product Disclosure Statement, other disclosure statements and rates are available on the Offer Register at disclose-register.companiesoffice.govt.nz, on [ACU.nz](https://acu.nz) or on request from NZCU South. Credit Union Baywide savings are shares secured by a first ranking security over Credit Union Baywide's assets.