

Fees guide

Effective date 8 August 2018

Who qualifies for transaction fee exemptions?

Over 65's - If you are 65 years of age or older you will not be charged fees for account management, EFTPOS and staff assisted withdrawals and transfers on all Transaction accounts plus Online Saver and Goal Saver accounts.^

Under 18's - If you are under the age of 18 years old you will not be charged fees for account management, EFTPOS and staff assisted withdrawals and transfers on all Transaction accounts plus Online Saver and Goal Saver accounts.^

Tertiary students - If you are registered as a full time student at a tertiary institution you will not be charged fees for account management, EFTPOS and staff assisted withdrawals and transfers on all Transaction accounts plus Online Saver and Goal Saver accounts.^

Term deposit customers - If you have a term deposit over \$1,000 with us you will not be charged fees for account management, EFTPOS and staff assisted withdrawals and transfers on all Transaction accounts plus Online Saver and Goal Saver accounts.^

Home loan customers - If you have a home loan with us you will not be charged fees for account management and EFTPOS. Please note, all staff assisted withdrawal and transfer fees will still apply.^

^Service fees detailed over the page will still apply. Withdrawal and transfer fees on Success Saver, Loyalty Saver and Christmas Saver accounts will still apply for over 65's, under 18's, tertiary and term deposit customers. Staff assisted withdrawal and transfer fees on Transaction and Savings accounts will still apply for home loan customers. Staff assisted withdrawal and transfers include transactions handled by our staff in a branch, by phone or by email.

When fees are charged

The following fees are charged at the end of the month: EFTPOS transaction fees for Everyday account (excluding international EFTPOS transactions), account management fees, Success Saver withdrawal fees, monthly paper statement fees, overdraft service fees, AccessDebit administration fee.

All other fees are charged on the day of the transaction.

How to reduce account costs and other free services

All deposits into NZCU Baywide accounts are free.

All internal transfers between NZCU Baywide accounts using Automatic Payments, telephone banking and internet banking are free.

Credit Union AccessCash ATM withdrawals are free.

Set up and amend Automatic Payments and Bill Payments online for free.

If you need some cash, ask to withdraw some money when making a payment via EFTPOS.

You can set up and receive bank statements via email for free.

Talk to us **0800 229 943**
nzcubaywide.co.nz



Transaction account fees

| | Everyday | Everyday Unlimited | Bill Pay | Bfree | Bfree Plus |
|--|---------------|--------------------|-----------|-----------|------------|
| Account management (per month) | \$3.50 | \$10 | no charge | no charge | no charge |
| EFTPOS (charged at the end of the month) | 30 free / 20c | no charge | n/a | no charge | no charge |
| Credit Union AccessCash ATM* | no charge | no charge | n/a | no charge | no charge |
| Electronic transactions (Automatic Payments, Direct Debits, Bill Payments, internal transfers between NZCU Baywide accounts) | no charge | no charge | no charge | no charge | no charge |
| Staff assisted withdrawals and transfers* | \$2.50 | no charge | \$2.50 | no charge | no charge |
| Deposits | no charge | no charge | no charge | no charge | no charge |

*Other bank ATM fee applies

*Staff assisted transactions include transactions handled by our staff in a branch, by phone or by email

Savings account fees

| | Online Saver | Success Saver | Goal Saver | Loyalty Saver | Christmas Saver | Jimmy J |
|--|--------------|--|------------|--|--|-----------|
| Account management | no charge | no charge | no charge | no charge | no charge | no charge |
| EFTPOS (charged on the day) | n/a | n/a | 20c | n/a | n/a | n/a |
| Credit Union AccessCash ATM* | n/a | n/a | no charge | n/a | n/a | n/a |
| Electronic transactions (Automatic Payments, Direct Debits, Bill Payments, internal transfers between NZCU Baywide accounts) | no charge | 1 free per month \$5 per withdrawal | no charge | n/a | Free Nov - Jan \$10 per withdrawal Feb - Oct | no charge |
| Staff assisted withdrawals and transfers* | \$2.50 | | \$2.50 | \$5 per withdrawal (Free for payments to your loan and term deposit accounts) | | no charge |
| Deposits | no charge | no charge | no charge | no charge | no charge | no charge |

*Other bank ATM fee applies

*Staff assisted transactions include transactions handled by our staff in a branch, by phone or by email

Service fees

Other bank ATM (not AccessCash ATMs)

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| This fee is in addition to any applicable transaction fee charges (includes enquiry, withdrawal and transfer) | \$1 |
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Automatic Payment (AP) and Direct Debit (DD)

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| Set up or amend via a staff member (Free for the set up of loan payments) | \$5 |
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| Set up or amend APs using AccessWeb or AccessMobile (excludes charges from your phone provider) | Free |
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Cheque services

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| Stopped cheque | \$25 |
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| NZCU Baywide bank cheque | \$5 |
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| Bank cheque (issued by Westpac) | \$10 |
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Bank branch transactions

Some limited services are provided to customers via Westpac branches as follows:

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| Deposit at bank | \$2.50 |
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| Cash handling at bank | 25c per \$100 or part thereof |
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EFTPOS / debit cards

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| AccessCard (including joint) - first card only | Free |
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| AccessCard replacement | \$10 each |
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| AccessDebit new/replacement card | \$10 each |
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| AccessDebit administration fee | \$1 per card per month |
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EFTPOS / debit cards - Overseas transactions

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| Overseas ATM transaction | \$7 NZD per transaction |
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| Overseas EFTPOS transaction | 80c NZD per transaction |
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| AccessCard multi-currency conversion fee (applied at the prevailing buy rate by Mastercard®) | 1.10% per transaction |
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| AccessDebit foreign currency fee (on the \$NZD value of transaction) | 2.25% per transaction |
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Statements

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| Monthly paper statements | \$1.50 |
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| Interim statements | \$2 per page |
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| Replacement statements | \$2 per page |
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TXT

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| AccessTXT transactions and enquiries (excludes charges from your phone provider) | 50c per transaction and/or enquiry |
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Overdraft fees

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| Approval | \$50 |
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| Service fee | \$5 per month |
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| Honour fee - charged for: (a) an unauthorised overdraft; or (b) exceeding approved overdraft limit | \$10 per transaction |
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Insufficient funds fees

Dishonoured payments

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| Cheque and DD dishonour fee | \$12 |
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| Rejected (external and internal) AP | \$5 |
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Lending fees

Personal loan

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| Approval | \$250* |
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| Approval – where fully secured by shares | Free |
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Home loan fee

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| Approval | \$500* |
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| Early repayment of fixed term loan | \$250 plus any costs |
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Default and other fees (includes overdraft defaults)

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| Default notice | \$10 |
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| Subsequent default notice | \$20 |
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| Repossession warning notice administration | \$50 per notice |
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| Repossession warrant administration | \$100 per warrant |
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| Debt recovery agent visit | \$50 per visit |
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| Property law notice administration | \$350 per notice |
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| Mortgagee sale management fee | \$50 per hour |
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| Overdue insurance premium administration | \$20 per payment |
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| Overdue rates administration | \$50 per payment |
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| Prepare mortgage/caveat discharge forms | \$50 |
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| Notice of proceedings administration | \$200 per notice |
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*Other charges may be applied in addition to the lending approval fees

Non standard fees

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| Dormant account fee | \$20 per year |
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If a customer account is inactive for more than one year and the customer cannot be located, this account is treated as dormant and a fee of \$20 is charged for the transfer to dormancy and each subsequent year of inactivity. Reasonable action is taken to contact affected customers to reactivate their account.

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| Transaction search and card/debit card enquiries and disputes | \$50 per enquiry |
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| AccessDebit recurring payments cancellation | \$15 each |
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| Inter-credit union withdrawal | \$10 |
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Foreign exchange

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| Sell foreign cash | 1% minimum \$5 |
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| Buy foreign cash | \$5 |
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| Draft | \$15 |
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| Telegraphic transfer | \$25 |
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| Cash Passport prepaid travel money card | 1% minimum \$10 |
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Other charges

Where NZCU Baywide incurs a charge from another organisation when acting on a customer's behalf, NZCU Baywide will pass these costs on to the customer. Due to the nature of these charges the exact cost will not be known until the time of application. Examples of such cost include, but are not limited to, credit checks, legal costs and disbursements or costs associated with the registration of securities. If you would like further information about these possible charges please contact us on 0800 229 943.

Credit Union Baywide trading as NZCU Baywide. 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 and fees are available on the Offer Register at disclose-register.companiesoffice.govt.nz, on nzcubaywide.co.nz or on request from the Credit Union. NZCU Baywide savings are shares secured by a first ranking security over NZCU Baywide's assets.

NZCU Baywide is proud to be a credit union and not a registered bank.