

## Concerns/Complaints/ Information

Gateway is committed to caring for our Members' needs with efficiency, integrity and interest. We sincerely try to resolve any concern or complaint you may have about any of our products or services.

We have developed an internal dispute resolution procedure and if we cannot resolve any concern or complaint, we offer an external dispute resolution service. Gateway is a member of the Credit Ombudsman Service Limited (COSL).

For more details about dispute resolution, please refer to our 'Dispute Resolution Scheme' brochure which is available by calling **1300 302 474** or visiting **www.gatewaycu.com.au**.

We will notify you in writing at least 30 days before we increase or introduce new fees or charges, except for new or varied Government charges which are published by a Government agency. We may notify you by personal letter, newsletter, account statement or newspaper advertisement.

The relevant provisions of the Mutual Banking Code of Practice apply to the Credit Union's products and services.

This brochure forms part of the Terms and Conditions for Gateway Credit Union and all other products and services except for loans or credit products. Details of fees and charges for credit products will be disclosed in the loan offer documentation.

The information contained in this brochure is correct as at 22 April 2011. Third party fees and charges are subject to change without notice. Please ensure that you have the current edition as fees and charges are subject to change. We will give you a copy of this brochure at the time you open an account and any time upon request.

## How to contact us

Web

**www.gatewaycu.com.au**

Email

**memberservices@gatewaycu.com.au**

Call

**1300 302 474**

Fax

**02 9307 4299**

Branch / Head Office

**Level 16, 2 Market Street  
SYDNEY NSW 2000**

Postal Address

**GPO Box 3176  
SYDNEY NSW 2001**

Gateway Credit Union Ltd  
ABN 47 087 650 093  
AFSL/ACL 238293  
GCUFCH 1104



# Fees and Charges



Effective from 22 April 2011

**www.gatewaycu.com.au**

## Visa Debit Card

<b>Cash Limits</b>	
Daily Limit	\$1,000
Offline Limit	\$200
<b>Card &amp; Transaction Fees</b>	
Monthly Card Fee Charged 1st of month This fee is waived if you have a Gateway Home Loan	\$5
<b>Domestic ATM &amp; EFTPOS</b>	
<ul style="list-style-type: none"> <li>▲ rediATM, Cashcard &amp; NAB ATMs</li> <li>▲ All other ATMs</li> </ul>	NIL Direct Charge to Member
Excess Transaction	NA
Overseas ATM Transaction ▲ Payable to overseas institution	Direct Charge to Member Plus Conversion at Cost \$3.50
▲ Payable to Gateway Credit Union	
Overseas EFTPOS Transaction ▲ Payable when using EFTPOS overseas	Conversion at Cost
<b>Bank@Post</b> ▲ Withdrawal ▲ Deposit	\$2.10 NIL
<b>Balance Enquiry</b> ▲ Domestic ▲ International	Direct Charge to Member if applicable
Over the Counter Withdrawal	\$4
<b>Replacement Card</b>	
▲ Domestic (if required) ▲ International (if required)	At cost At cost (currently USD175)
<b>New/Replacement Card Courier Costs</b>	
▲ Domestic (if required) ▲ International (if required)	At cost At cost
<b>Other Charges</b>	
Incorrect PIN / Insufficient Funds	NIL
<b>PIN Change</b> ▲ First 2 per annum ▲ Subsequent PIN Changes	NIL \$2
Voucher Request	\$20
Charge Back	\$28
EFT Dispute	At cost

## Savings Account Payment Services

Account Keeping Fee	NIL
Withdrawal Transaction Fee for staff assisted transactions	cheque \$5 transfer \$4
Excess Transaction Fee	NIL
Corporate (Credit Union) Cheque Over the counter or mailed	\$5
Processing Direct Credits / Debits Fee	NIL
Internal Periodical Payment Fee	NIL
CUE Call Transactions	NIL
Online Banking Transactions	NIL
BPAY® Payment (staff assisted)	\$4 per payment

## International Payment Services

<b>Telegraphic Transfers</b>	
▲ Telegraphic Transfer (in foreign currency) <sup>1</sup>	\$25
▲ Telegraphic Transfer (in Australian dollars) <sup>1</sup>	\$35
▲ Amendment / Cancellation of Telegraphic Transfer	\$25
<sup>1</sup> Foreign banks may also charge fees for processing the transaction. The fee will be deducted from the amount being transferred.	
<b>Overseas Drafts</b>	
▲ Draft (in foreign currency)	\$15
▲ Draft (in Australian dollars)	\$15
<b>Foreign Exchange (Encashment)</b>	
▲ Travellers cheques (in foreign currency) <sup>2</sup>	\$10
▲ Foreign Cheques <sup>2</sup>	\$10
<sup>2</sup> 45 Day clearance time applies	
<b>Investigation / Inquiry Service</b>	
▲ Investigation (for a non Amex error)	NIL
▲ Draft Status Inquiry	NIL
▲ Stop Payment (for draft and TT)	\$30
▲ Reissue of Draft	NIL

## Related Services and Other Fees

These fees apply to Savings Accounts, Term Deposit Accounts, Payment Services, and Loan Accounts

<b>Overdrawn Savings Account Charge</b>	
Payable if you overdraw your savings account for any reason	
▲ First occasion	\$5
▲ Second and subsequent occasions	\$10
<b>Term Deposit Prepayment Fee</b>	
Reduced interest will be paid on deposits withdrawn prior to maturity. Further details are available on request	NIL
<b>Statement Of Account</b>	
▲ Original statement	NIL
▲ Payable for a copy of a list of transactions or account statement/s	\$2 per page
<b>Retrieval Of Documents</b>	
▲ Payable when you request any document/s we have to retrieve from our files, computer systems or archives	\$30 per hour
▲ Copying	\$2 per page
<b>Dormancy Fee</b>	
This fee is charged when no transactions have been made on your Membership for 3 years or more	\$20 per annum
<b>Cheque Dishonour Fee</b>	
Payable each occasion a cheque credited to your account is dishonoured by another financial institution. Any fee charged in relation to a dishonoured payment will be passed on to you	At cost currently \$10
<b>QuickDebit Dishonour Fee (inward)</b>	
Payable each occasion a payment credited to your account is dishonoured by another financial institution. Any fee charged in relation to a dishonoured payment will be passed on to you	At cost currently \$22
<b>Direct Debit Dishonour Fee (outward)</b>	
Payable when insufficient cleared funds are available in your Credit Union account for a Direct Debit to be honoured. Any fee charged in relation to a dishonoured payment will be passed on to you	At cost currently \$25.30
<b>Collection Agent Fee</b>	
Payable when our collection agent makes or attempts to make a personal visit to you to discuss arrears in repayments	At cost