Unity Bank | Reliance Bank | Bankstown City Unity Bank

Fees & Charges and Transaction Limits

As at November 2019

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Our Relationship Reward Program

Our '**Relationship Reward**' program rewards members on the basis of their support of the Bank and utilises the members helping member philosophy.

Your '**Relationship Reward'** is the number of **FREE** transactions you qualify for each month. It is based on the total balance you have in any combination of the following:

- **Home Loans**
- **Personal Loans**
- **Balance of Overdrafts**
- **Savings Accounts**
- **Term Deposits**

At the end of each month we will look at the average value of the above accounts and calculate your Relationship Reward level. This will then determine the number of free transactions that you are entitled to in that month.

Your Relationship Reward Benefits

Membership with a balance of $10,000+ **13 FREE** transactions in that month.*

Membership with a balance of less than $10,000 **5 FREE** transactions in that month.*

Retired members over 58 years of age (who have registered with us) **12 FREE** transactions in that month.*

All in One Home Loan holders receive **20 FREE** transactions per month.*

All in One Home Loan Rewards PACKAGE holders receive **UNLIMITED** transactions per month.*

*Your transactions consist of withdrawals made via any domestic or international ATM, EFTPOS, and Personal Cheques. All other excess transactions are charged $1.20. (Excess transactions charges are excluded for All in One Home Loan Rewards PACKAGE holders).

- Transaction fee exemption applies for full time students between 18 and 25 years of age. (Please provide us with annual confirmation from your Educational institution that you are enrolled in full time studies for the current year.)
- Members under 18 years of age are exempt from transaction fees.

Funds Access Fees

Declined ATM/EFTPOS Transaction Fee Any transaction declined at an ATM or EFTPOS terminal	$1 per occurrence
Direct Debit Dishonour Fee Where an authority to directly debit an account is rejected because of lack of funds in the nominated account	$17 per dishonour
Direct Debit Honour Fee Where the Bank honours a debit, and it results in a member's account being overdrawn / over limit	$17 per transaction will apply and interest at the applicable rate will be charged on the overdrawn / over limit amount
Bank@Post Withdrawal Fee	$2.60 per withdrawal
Bank@Post Dishonour Fee	Whenever a cheque you deposit at any branch of Australia Post is dishonoured, the Australia Post fee of $21.90 will be passed on to your account

Transaction Limits

Branch Cash Withdrawals	$3,000 cash withdrawal limit per member per day. Some branches do not offer cash withdrawal facilities
Internet Banking	$5,000 per account limit per day applies to the transfer of funds outside the Bank. $1,000 per account limit per day applies to members not registered for SMS Verification Codes.
EFT Transactions using card and PIN	$Account Balance.
ATM Transactions	$2,000 per card per day.
Paywave Transactions using card	$1,000 per card per day, maximum $100 per transaction.

Card Fees

Visa Card Fees

Visa Credit Card annual fee	$60 (waived for the first 12 months, not applicable to All in One Home Loans)
Visa Card Voucher Retrieval	$18^ per voucher
Visa Card Chargeback	$23^ per chargeback

^Will apply if it is found to be a member transaction

Visa Credit Card Over limit Fee Where a member overdraws their credit limit during a calender month	$21 will be incurred and the interest will be charged on the over limit balance at the Credit Card interest rate applicable at the time

Visa Emergency Transactions Visa cardholders who lose their cards when overseas may access an emergency card or emergency cash.	$350 charge by Visa for either of these services and the Bank will pass on $200 of this fee to the members account

Loan Fees

Mortgage Loan Legal & Valuation Fees

Legal Fees	At cost+
Valuation Fees	At cost+
First Home Buyers Loan	Valuation and Legal Fees Capped at $450* (owner occupied)

Members will be required to meet the cost of any stamp duty and Government Fees applicable to their mortgage. The cost of these fees may vary in different States and Territories.

+Other fees and charges may apply and will be specified at the time the loan is approved.

* The $450 capped fee applies to one property only.

Loan Establishment Fee

All new and approved Personal Loans and Overdrafts and increases to Personal Loans and Overdrafts	$150
All new Home Loan Top Ups	$300
All new Car Loans	$200
Bridging Loan	$500

Arrears Management Expense and Default Notice Fee

Arrears Management Expense	$20 payable on each occasion that a loan payment is not made within 14 days of its due date
Members with a Home Loan	NO default notice fee
All other loan accounts	$20 will be charged if we are required to issue you with a Default Notice

Fixed Rate Home Loans

Establishment Fee	$300
Rate Lock Fee (optional) (refunded if loan is declined)	$600

Early Termination Fees on Fixed Loans may apply if your loan is repaid early.

Miscellaneous Loan Fees

Unsecured/Secured Personal Loan Service Fee Monthly service fee charged to Unsecured/Secured Personal Loans	$5
Discharge of Mortgage Processing Fee^ Prepare a discharge of mortgage Government & Legal Fees	$300 At cost
Substitution of Security Processing Fee^ Substitute an existing property with a new property as security, Government & Legal Fees	$250 At cost
Settlement Fee To arrange settlement of the Loan	$200
Variation Fee If you request us to vary your contract e.g. changes to: - the Term of the loan, - the loan type - interest only, principal & interest or line of credit. (no fee applicable for All in One loans) - renewing an expired fixed rate or variable interest only loan - Switching from a current Variable product to a fixed rate (no fee for All in One Home Loans)	 $150 $150 $150 $300
Title Search Payable when a search is requested for a mortgage	At cost
Personal Property Services Register (PPSR) Search	At cost
Consent to subdivision^ Consent to register a subdivision or other plan or dealing Valuation, Government & Legal Fees	$250 At cost
Registration of Title/ Dealings^ Enable registration of any document dealing with the property Government & Legal Fees	$150 At cost
Progressive Drawing Fee Make progressive payments to fund a construction loan	$250 one off charge
All in One Rewards Package Annual Fee Gives you a range of benefits in relation to your All in One HomeLoan, banking products & insurances	$350

Overdraft Annual Fee

To $5,000**	$44 p.a.
To $10,000**	$82 p.a.
> $10,000**	$112 p.a.

**Based on credit limit in place. ^Legal and Government fees are additional.

Miscellaneous Service Fees

Overdrawn Account Fee Where a member overdraws a savings account or overdraft limit during a calendar month	$21
Replacement Plastic Cards New replacement cards	**FREE**
Copies Of Previous Statements	$2.50 per statement
Special Clearance Fee Request special clearance of Cheques	Any fee charged by National Australia Bank will apply. Currently between $15 - $45
Frequent Statement Fee	$2.00 per month. Payable for requests of a monthly paper statement instead of a regular 6 monthly statement. This fee is not payable if an e-statement is issued or on S20 Business Accounts.
Dormant Account Keeping Fee Account on which there has been no member generated activity for at least two years and where the member has not responded to advice from Unity Bank	A yearly fee of $20 (or the prevailing maximum amount determined by legislation)
Bank Cheques The charge for arranging a bank cheque at a branch on behalf of members from their account	$15 $3 for a Unity Bank corporate cheque
Unofficial Agency Transaction Other Mutuals/ Credit Unions may allow members to withdraw funds from their account in an emergency. Charges imposed by other Credit Unions will be charged to the member directly.	At cost
International Funds Transfer Transaction Processed Online *(Available for Foreign Currency only)* Sending Foreign Currency Overseas Sending AUD Currency Overseas Cancellation or Trace	 $20.00 per transaction $30.00 per transaction $50.00 per transaction $25.00 per transaction
Foreign Currency	1% commission will be charged on total purchase amount
International Conversion Fee All transactions made overseas through a Visa Card or Visa Debit Card are subject to a currency conversion fee	3.00% of the value of the transaction (2.00% payable to Cuscal Ltd and 1.00% retained by Unity Bank)
SWIFT Transaction (within Australia) Electronic transactions originated by a member between financial institutions and for loan settlements.	$30 per transaction
Incoming Swift & Telegraphic Transfer Deposits Electronic transactions originated from another financial institution within Australia or from overseas to your account	$10 per transaction
Foreign Cheque Deposits Bank charges vary depending on the origin of the cheque/draft and currency. This fee is payable by the member.	$15 plus other bank charges at cost
Quick Debit Supplier Dishonour Fee If funds not available	$25 per dishonour

Cheque Books

Issuing Fee*	$3 per 25 leaf cheque book $10 per 100 leaf cheque book
Issuing Fee for members with a Home Loan	**FREE** per 25 or 100 leaf cheque books

*(Special conditions apply to members who are 58 years or older and retired)

Member Cheque Honouring Fee Any member cheque paid to the Bank that results in a member's account being overdrawn / over limit	$17 fee per transaction will apply, and interest at the applicable rate will be charged on the overdrawn / over limit amount
Member Cheque Copies	**FREE**
Member Cheque Dishonour Fee When a Member Cheque is dishonoured (including stop payments)	$17 per dishonour
Corporate Cheque Copies/Enquiries Enquiries or a request for a copy of a corporate cheque	**FREE**

Business Account Fees

Fees applying to any Specially Requested Service are in addition to the fees applicable to Business Accounts.

Transaction Charges

Member Cheque Withdrawal (per cheque)	$0.65
Cheque Book – 100 Leaf	**FREE**
Deposit Book – Large Duplicate	**FREE**
Over the Counter deposit (per deposit PLUS each and every cheque or merchant envelope banked)	$0.60
NAB Bank Deposit	$2.50 per transaction
Account Fee	$11.00 per month
Member Cheque Encashment Fee	$2.00 per cheque
EFTPOS Transaction	$0.60
Bank@Post Deposit/Withdrawal	$3.00

Loan / Overdraft Fees

Residential Secured / Unsecured Loan Application Fee	$880 (min) plus legal & valuation at cost
Other Securities Loan Application Fee	$1,250 (min) plus legal & valuation at cost
ASIC Company Name Search Fee	At cost per Company name

Monthly Service Fee

Residential Secured Business Loan (L40) Commercial Loan (L53, L54, L55) Agri Loan (L65, L66, L67, L68)	$11 per month $21 per month $21 per month
Commercial Overdraft Line Fee (Based on Credit limit in place)	To $1,999.99 $9 per month $2,000 - $19,999.99 $16 per month $20,000 - $49,999.99 $ 26 per month $50,000 + By Negotiation

Miscellaneous Fee

Guarantee Fee	Up to $10,000 - $100 per half year Over $10,000 – 1% Guarantee amount per half year
Bank Audit Certificate	$50
EFTPOS Merchant Facilities (To Approved Applicants Only)	Price on application
Pay Express Facilities (To Approved Applicants Only)	Price on application

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