

Member Cheque Dishonour Fee **\$25.00**

This fee is applied for each Member cheque dishonoured. This fee will be charged at the time of the dishonour.

Electronic Debit Dishonour Fee **\$20.00**

This fee is applied for each direct electronic debit dishonoured. This fee will be charged at the time of the dishonour.

Rejected Periodical Payment Fee **\$10.00**

This fee is applied for each periodical payment (auto transfer) that is dishonoured. This fee will be charged at the time of the dishonour.

Emergency Overseas Visa Replacement Card **US\$175.00**

Visa International can arrange for the issue of an emergency replacement card if your card is lost, stolen or damaged whilst you are overseas. Visa International bills this charge to your Credit Union account.

Emergency Overseas Visa Cash Advance **US\$175.00**

Visa International can arrange for a cash advance to be issued if your card is lost, stolen or damaged whilst you are overseas. It should be noted that this fee can be avoided by obtaining cash from any bank displaying the Visa logo after an emergency card has been issued by Visa International.

Important: If you apply for an emergency replacement card and an emergency cash advance from Visa International your credit union account will be debited with both fees amounting to US\$350.00

Dormant Accounts **\$15.00 per month**

This fee is applied if a savings account has been classified as a dormant account and the balance is less than \$1,000.00. An account can be classified as a dormant account if there have been no Member initiated transactions for 12 months and we have followed procedures required by our Constitution. This fee will be charged each month.

Statement Copies **\$5.00 per statement**

This fee is applied when a Member requests a copy of a statement on an account for a period more than 3 months before the request. There is no charge for copies of statements less than 3 months old. This fee will be charged at the time the copy is provided.

Copies of Documents other than Statement **\$5.00 per page & \$25.00 per hour**

This fee is applied where a Member requests copies of documents such as loan forms or withdrawal forms. The fee comprises a fee per page copied plus a fee per hour or part thereof for the time involved in locating and copying the documents. This fee will be charged at the time the copies are provided.

Australian Government Deposit Guarantee

Where a Member applies to have his/her balance over \$1million guaranteed by the Australian Government, the applicable fee charged by the Australian Government will be passed on to the Member. Balances under \$1million are automatically guaranteed free of charge.

Other Products and Services

Certain other products and services, such as loan accounts and Retirement Savings Accounts may have other fees and charges. These fees and charges will be detailed in the relevant contract, terms and conditions, Product Disclosure Statement and/or brochure.

Changes

We reserve the right to change any of the fees and charges detailed in this brochure, introduce fees, remove fees, waive fees and vary transaction limits. If we change fees and charges Members will be notified in accordance with the relevant contract or terms and conditions. For further information, please read the first part of the Savings Accounts and Payment Services and Term Deposits Product Disclosure Statement or the relevant contract, terms and conditions or Product Disclosure Statement for other products.

These fees and charges are applied by the Qantas Staff Credit Union for the various services we provide.

fees & charges

Call 1300 747 747

for more information or visit our website:

qantascu.com.au

Qantas Staff Credit Union Limited
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as at 1 January 2009

Supplementary Product Disclosure Statement

These Fees and Charges are current from 1 January 2009 unless otherwise indicated. This is a Supplementary Product Disclosure Statement (SPDS) to our Product Disclosure Statement for Savings Accounts and Payment Services and Term Deposits (PDS) and Qsaver SPDS and is to be read together with the PDS and Qsaver SPDS.



Staff Credit Union



Staff Credit Union

QSCU 300 01/09 DY12044

Transaction Fees

From 1 March 2009 the Credit Union will introduce a new approach to transaction fees and allowances. The old and new transaction fees and allowances are detailed below:

up to 28 February 2009

Excess Debit Transaction Fee \$2.00 per excess debit transaction

This fee is applied to all debit transactions to Members savings accounts in excess of 40 per calendar month per Member number (RIM).

Debit transactions on joint savings accounts are included under the primary Member's RIM.

Debit transactions include all Member initiated debits to savings accounts, except those expressly excluded (refer below), and also include all ATM balance enquiries. Examples of debit transactions include ATM withdrawals, declined ATM withdrawal requests, ATM balance enquiries, EFTPOS transactions made using the "savings" option, direct debits, auto transfers (periodical payments), account transfers and over the counter transfers or withdrawals. Visa Card Credit Merchant transactions (e.g. using the "credit" option for EFTPOS transactions), SMS Banking and Bpay payments made using Online or Telephone Banking are expressly excluded from debit transactions for the purposes of calculating and charging this fee.

This fee will be charged to the Savings 0 account for each excess transaction on any savings account within the RIM at the end of each calendar month.

from 1 March 2009

New Transaction Allowance

Refer to table

A fee is applied for each chargeable transaction on a Member's savings accounts within a Member number (RIM). The total transaction fees, less the Member's transaction allowance, are charged to the Member's main savings account (e.g. Savings 0) at the end of each calendar month.

The transaction allowance for each calendar month is calculated on the Member's relationship balance at the end of the preceding month. The relationship balance equals the total deposit balances and loan balances for the RIM, excluding Retirement Savings Account (RSA) and Qwealth balances. Members with RSA and/or Qwealth balances will receive an additional \$5 in their transaction allowance each month.

All balances and transactions on joint accounts are included under the primary account holder's RIM for the purposes of calculating the relationship balance, transaction allowance and transaction fees.

A transaction allowance can only reduce transaction fees to nil (no credits will be applied) and any unused transaction allowance cannot be carried forward to offset transaction fees in subsequent months.

The applicable transaction allowances and transaction fees are set out in the following tables:

Transaction allowances

Relationship Balance	Transaction allowance
Less than \$10,000.00	\$25.00
\$10,000.00 to \$24,999.99	\$50.00
\$25,000.00 to \$49,999.99	\$75.00
\$50,000.00 and above	\$100.00
RSA and/or Qwealth balances	additional \$5.00

Debit transaction fees

Transaction method	Transaction types	Fee
ATM – Qantas Staff Credit Union, Westpac, St George Bank	<ul style="list-style-type: none"> balance enquiries cash withdrawals declined transactions 	\$2.00
ATM – other Australian ATMs	<ul style="list-style-type: none"> balance enquiries cash withdrawals 	ATM owner charge plus \$1.00
ATM – other Australian ATMs	<ul style="list-style-type: none"> declined transactions 	\$2.00
ATM – overseas	<ul style="list-style-type: none"> balance enquiries cash withdrawals declined transactions 	\$2.00*
EFTPOS	<ul style="list-style-type: none"> payment cash withdrawals *declined transaction 	\$2.00
External Electronic Transactions – Online Banking and Telephone Banking	<ul style="list-style-type: none"> direct debits auto transfers (periodical payments) account transfers to another financial institution 	\$2.00
Assisted Withdrawals – Over the Counter	<ul style="list-style-type: none"> cash withdrawals corporate cheques Bpay payments Bank@Post (Australia Post) withdrawals and declined transactions 	\$2.00
Cheques written	<ul style="list-style-type: none"> Member Cheques 	\$2.00
Internal Electronic Transactions – Online Banking and Telephone Banking	<ul style="list-style-type: none"> auto transfers (periodical payments) within the Credit Union account transfers within a membership account transfers to another membership within the Credit Union 	FREE
Visa Debit Card "credit" transactions	<ul style="list-style-type: none"> EFTPOS transactions made selecting the "credit" option internet transactions merchant transactions processed as "credit" (excludes direct debits) 	FREE
Bpay – Online Banking and Telephone Banking	<ul style="list-style-type: none"> Bpay bill payments made via Online Banking or Telephone Banking 	FREE
Credit/Deposit transactions	<ul style="list-style-type: none"> cash deposits cheque deposits Member Chequebook deposits Bank@Post (Australia Post) deposits direct credits payroll deductions account transfers received 	FREE

*Please refer to 'Other fees and charges' for other costs associated with overseas ATM, CueCard and Visa Card Transactions.

Other fees & Charges

Overseas ATM withdrawals

A fee may apply for ATM withdrawals made outside of Australia. This fee may be charged by the owner of the ATM at the time of the withdrawal. This fee will not receive the benefit of a Member's transaction allowance. Members should be advised of the amount of the fee prior to the withdrawal and be asked to accept the fee to continue with the transaction.

Overseas CueCard transactions

1.00% of the value of the transaction

This fee applies to foreign currency transactions made using a CueCard, and includes a currency conversion assessment of 0.20% by Maestro Cirrus. For example, if the value of the transaction is \$100, the fee would be \$1 (including a currency conversion assessment of \$0.20).

Overseas Visa Card transactions

3.65% of the value of the transaction

This fee applies to foreign currency transactions made using Visa Cards, and includes a currency conversion fee of 1.00% by Visa International. For example, if the value of the transaction is \$100, the fee would be \$3.65 (including a currency conversion assessment of \$1.00).

SMS Banking

\$0.25

This fee applies to each SMS Banking message sent to your mobile phone. The fee will be debited to your main savings account (\$0) at the end of each month. Your telecommunications provider may also charge you a fee for sending and receiving SMS.

Telegraphic Transfers

\$30.00

This fee applies to telegraphic transfers on behalf of Members, arranged via Westpac. This fee will be charged at the time of the transfer.

Westpac Services

At the request of Members, we may facilitate banking services that we do not provide ourselves via our bank, Westpac. We are under no obligation to do so, but when we do, we will pass on to the Member the fees and charges imposed by Westpac. These fees may change without notice to reflect the fee charged to us. Examples of banking services that may be facilitated and current fees as at the date of printing are:

International Bank Drafts

\$25.00

Bank Cheque

\$10.00

Foreign Cheque Deposits

- other than on a collection basis (normally amounts under AUD\$500.00)

\$20.00

- on a collection basis

(normally amounts AUD\$500.00 and over) as advised by Westpac. Other fees may be payable on dishonour of foreign cheques as advised by Westpac.

Inward Cheque Dishonour Fee

\$15.00

This fee is applied for each cheque deposited to a Member's account which is subsequently dishonoured. This fee will be charged at the time of the dishonour.