

General Fees, Charges and Transaction Limits



Effective 27 October 2016

This document must be read together with the Gateway Deposit Accounts & Access Facilities General Conditions of Use brochure and Summary of Deposit Accounts and Availability of Access Facilities flyer.

Visa Debit Card

Card & Transaction Fees

Monthly Card Fee	\$5
Charged 1st of month Fee waived if you have a Gateway Home Loan or Edge Account	
Domestic ATM Transaction and Balance Enquiry	
▲ Westpac (in Australia), St.George, BankSA & Bank of Melbourne ATMs; Cashcard ATMs	NIL
▲ All other ATMs	Direct Charge to Member
Overseas ATM Transaction	
▲ Payable to overseas institution	Direct Charge to Member Plus Conversion at cost \$3.50
▲ Payable to Gateway Credit Union	
Bank@Post	
▲ Withdrawal	\$2.10
▲ Deposit	NIL
Emergency Replacement Card Courier Costs	
▲ International (if required)	At cost (currently USD175)
New/Replacement Card Courier Costs	
▲ Domestic	At cost
▲ International	At cost
Other Charges	
Over the Counter PIN Change	
▲ First 2 per annum	NIL
▲ Subsequent PIN Changes	\$2

Related Services and Other Fees

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

Dormancy Fee Charged when no transactions have been made on your Membership for 2 years or more	\$20 per annum
Bank Audit Certificate Charged for each audit requested	\$35
Dishonour Fees	
Any fee charged in relation to a dishonoured payment will be passed on to you	
Cheque Dishonour Fee Payable each occasion a cheque credited to your account is dishonoured by another financial institution	At cost currently \$10
Direct Debit Dishonour Fee Payable each occasion a payment credited to your account is dishonoured by another financial institution	At cost currently \$15
Staff assisted transactions	\$5

Transaction Limits

ATM / EFTPOS	
Daily Limit	\$1,000
Online Banking	
Daily limit per membership for Members registered for Secure SMS authentication	
▲ Transferring funds to another Membership within Gateway or to an account at another financial institution	\$5,000
▲ BPAY payments	\$20,000
Note: Lower limit applies for Members who do not register for Secure SMS authentication	
CUE Call	
Daily Limit	
▲ Transferring funds to your nominated external account	\$10,000
BPAY® Payment	\$20,000

How to contact us:

Level 16, 2 Market Street, Sydney NSW 2000

T: 1300 302 474 F: + 61 2 9307 4299

E: memberservices@gatewaycu.com.au

Gateway Credit Union Ltd

ABN 47 087 650 093

AFSL/Australian Credit Licence Number 238293

GCU FCTL 161027

Point of Sale Fees



Effective 27 October 2016

This document must be read together with the Gateway Deposit Accounts & Access Facilities General Conditions of Use brochure and Summary of Deposit Accounts and Availability of Access Facilities flyer.

Services and Fees

Statement of Account	
Payable for a copy of a list of transactions or to reissue account statements	\$2 per page
Retrieval of Documents	
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

Savings Account Payment Services

Retrieval of Documents	
Withdrawal Transaction Fee for staff assisted transactions	Cheque \$5 Transfer \$5
Corporate (Credit Union) Cheque - Over the counter or mailed	\$5 per cheque
BPay® Payment (staff assisted)	\$5 per payment
BPay® Trace ¹	\$20 per transaction
BPay® Error Correction ¹	\$20
Direct Entry/EFT Trace ¹	\$20
Direct Entry/EFT Recall ¹	\$20
Real Time Gross Settlement (RTGS) (same day EFT)	\$20

International Payment Services

Telegraphic Transfers	
Telegraphic Transfer (in foreign currency) ²	\$25
Telegraphic Transfer (in Australian dollars) ²	\$35
Amendment/Cancellation of Telegraphic Transfer	\$25
Telegraphic Transfer fee (inward) ³	At cost charged by receiving bank in Australia
Overseas Draft	
Draft (in foreign currency)	\$15
Draft (in Australian Dollars)	\$15
Foreign Exchange (Encashment)	
Travellers Cheques (in foreign currency) ⁴	\$10
Foreign Cheques ⁴	\$10
Investigation/Inquiry Service	
Investigation (for a non-Amex error)	NIL
Draft Status Inquiry	NIL
Stop Payment (for Draft or TT)	\$30
Reissue of Draft	NIL

1. Fee refunded if there is evidence of gateway error

2. Foreign Banks may also charge fees for processing the transaction. The fee will be deducted from the amount being transferred.

3. Where funds are received via telegraphic transfer for credit to your Gateway account, the receiving bank in Australia may charge a fee which will be deducted from the amount of transferred funds

4. A 45 day clearance time applies

How to contact us:

Level 16, 2 Market Street, Sydney NSW 2000

T: 1300 302 474 F: + 61 2 9307 4299

E: memberservices@gatewaycu.com.au

Gateway Credit Union Ltd

ABN 47 087 650 093

AFSL/Australian Credit Licence Number 238293

GCU POSF 161027