

# Schedule of Fees & Charges

Current as at: 29th April 2024.

This document must be read together with the GMCU Account & Access Facility Conditions of Use and the Summary of Accounts & Availability of Access Facilities



Transaction Fees Charged last day monthly	Transaction Accounts						Savings Accounts				Investment Accounts	
	My Everyday (S1)	My Offset (S7)	MyConnect (S9)	My Freedom (S3)	My Business (S2)	Our Community (S6)	Christmas Saver (S4)	Online Saver (S5)	Advantage Saver (S10)	Cash Manager (S15)	Fixed Term Deposit	Monthly Income Term Deposit
Account Eligibility	Personal Members	Members with an eligible home loan <sup>(7)</sup>	< 21 years	Members 55 years and above not working full time	Business Members	Eligible community bodies <sup>(5)</sup>	All Members	All Members	All Members	All Members	All Members	All Members
<b>Monthly Fee Free Allowance</b>												
Branch Withdrawals <sup>(1)</sup>	3	0	All	All	0	All	0 <sup>(4)</sup>	0	0	0	n/a	n/a
Electronic Withdrawals <sup>(2)</sup>	All	All	All	All	0	All	All <sup>(4)</sup>	All	All	All	n/a	n/a
Card Purchase / EFTPOS / ATM	15	All	All	All	0	All	n/a	n/a	n/a	n/a	n/a	n/a
<b>Fee Each</b>												
Branch Withdrawals	\$4.00	\$4.00	Free	Free	\$4.00	Free	\$4.00 <sup>(4)</sup>	\$4.00	\$4.00	\$4.00	n/a	n/a
Electronic Withdrawals	Free	Free	Free	Free	\$0.50	Free	Free <sup>(4)</sup>	Free	Free	Free	n/a	n/a
Card Purchase / EFTPOS / ATM	\$0.75 <sup>(3)</sup>	Free	Free	Free	\$0.75	Free	n/a	n/a	n/a	n/a	n/a	n/a
Card Purchase / EFTPOS / ATM - Fee Cap per month	\$12.00	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

## Notes

- Branch withdrawal includes: all in-branch cash, transfer and BPAY withdrawals
- Electronic withdrawal includes: Periodical Payment, Direct Debit and all payments using Internet banking.
- Where qualifying term deposit balances exceed \$150,000 or qualifying home loan balance exceeds \$10,000, you may nominate one linked My Everyday (S1) account to receive a fee exemption. Linked accounts must be numbered using the identical member number as the qualifying loan or term deposit (one linked account per loan or term deposit). Linked account fee exemptions apply to all Card Purchase / EFTPOS / ATM fees applicable to that linked account. Where you change the nominated linked account during the month, fees will apply to the previously linked account for that full month. Qualifying accounts include all GMCU term deposit products and Home Loans limited to types: L4, L23, L64, L71, L78, L80, L81, L83 and L84.
- Christmas Saver (S4) branch withdrawal not charged between 15 November and 31 December. Electronic withdrawals limited to Internet withdrawal between 15 November and 31 December
- Our Community (S6) is only available to community organisations that have a formal documented structure; Incorporated clubs; charitable organisations; sporting clubs; schools; recognised religions; community groups, and; non-profit organisations. Approval of applicants is at the discretion of GMCU.
- These general fees are charged monthly
- Eligible Home Loans limited to types: L4, L23, L64, L71, L78, L80, L81, L83 and L84 in the same name as the Offset Account. Activating the account operates as a variation to your loan contract – refer to the My Offset Conditions of Use for details of how the offset works. Interest is not payable on this account, even if the credit balance exceeds the loan balance.

Interest Rates are available from [www.gmcu.com.au](http://www.gmcu.com.au) or ask at your local branch.

