

Schedule of Fees & Charges



Current as at 1 August 2026.

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 Accounts						Savings Accounts				Investment Accounts	
Transaction Fees Charged last day monthly	My Everyday (S1)	My Offset (S7)	Everyday Start (S20)	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 ⁽⁷⁾	< 30 years	Members 55 years and above not working full time	Business Members	Eligible community bodies ⁽⁵⁾	All Members	All Members	All Members	All Members	All Members	All Members
Monthly Fee Free Allowance												
Branch Withdrawals ⁽¹⁾	3	0	All	All	0	All	0 ⁽⁴⁾	0	0	0	n/a	n/a
Electronic Withdrawals ⁽²⁾	All	All	All	All	0	All	All ⁽⁴⁾	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
Fee Each												
Branch Withdrawals	\$4.00	\$4.00	Free	Free	\$4.00	Free	\$4.00 ⁽⁴⁾	\$4.00	\$4.00	\$4.00	n/a	n/a
Electronic Withdrawals	Free	Free	Free	Free	\$0.50	Free	Free ⁽⁴⁾	Free	Free	Free	n/a	n/a
Card Purchase / EFTPOS / ATM	\$0.75 ⁽³⁾	Free	Free	Free	\$0.75	Free	n/a	n/a	n/a	n/a	n/a	n/a
- 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 online.
- 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, L7, 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 on the last day of each month.
- Eligible Home Loans limited to types: L4, L7, 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 gmcu.com.au or ask at your local branch.

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General

Duplicate Statement - per page	\$1.00
ATM Balance Enquiry ⁽⁶⁾	\$0.50
Declined ATM or EFTPOS transaction ⁽⁶⁾	\$1.00
Annual Inactive Account Fee	\$20.00
Company Name Search	\$40.00
Business Name Search	\$40.00
Miscellaneous Service - per hour	\$80.00
- minimum	\$20.00
Audit Certificate Request	\$50.00
Transaction investigation	at cost

Early Withdrawal Interest Adjustment

Applies when any amount is withdrawn from a Term Deposit / Monthly Income Term Deposit before the maturity date.

- The interest paid on the amount withdrawn will be the lower of the original invested rate, or the Christmas Saver (S4) account rate at the time of early withdrawal, for the period since it was lodged.
- The interest paid on the remaining deposit balance will be the rate for that balance tier on the last date of lodgement/ renewal, for the period since it was lodged.

Term Deposit Early Withdrawal Fee **\$25.00**

Payable when you request redemption of a term deposit prior to its maturity date. Note that a reduced rate of interest may also apply (refer to the Term Deposit section of our Conditions of Use).

Card Services

Replacement card - first each year	Nil
- subsequent	\$20.00
Transaction investigation	at cost
Foreign currency conversion fee	at cost

Overdrawn Accounts

Honour fee	\$15.00
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Applies to each Direct Debit payment that exceeds your available balance and we pay the transaction.

Dishonours

Applies to each payment that exceeds your available balance and we do not pay the transaction, or payment deposited which is subsequently not honoured.

Direct Payment (into or from your account)	\$10.00
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Where a fee is to be paid 'at cost' that cost is the charge determined by our third party providers. At all times GMCU endeavours to keep these charges to a minimum.

Visa merchants and ATM/EFTPOS terminal owners may levy an independent surcharge or service fee - this is not a GMCU fee and is additional to any charge GMCU may levy for the service.

International Services

Repurchase of Foreign Cash	\$0.00
Outward AUD telegraphic transfer	\$50.00
Outward telegraphic transfer in foreign currency	\$30.00
Purchase of Foreign Cash	1% of the AUD equivalent of the amount requested (Min.\$10)

Interest Rates are available from gmcu.com.au or ask at your local branch

Goulburn Murray Credit Union Cooperative Ltd

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