



South West Slopes Credit Union Ltd trading as SWSbank (SWS)

ACN 087 650 673 ABN 80 087 650 673

AFSL & Australian Credit Licence 240712

Schedule of Fees, Charges, Transaction Limits & Credit Related Fees

Effective 1st September 2025

*This document must be read together with the Financial Services Guide brochure.
Together these brochures form the Conditions of Use for the SWS Account & Access Facility.*

Excess Transaction Fees (per calendar month, per membership)

Note: Excess Transaction Fees are incurred when the number of free transactions for the month are exceeded.
See Member Rewards Relationship Balance table for further reference.
The below fees combined form the "Excess Transaction Fees"

EFTPOS

\$1.00 per excess transaction. Visa Cards are exempt IF <credit> (CR) account is selected when completing purchase transaction at EFTPOS terminal. *Please note that merchants may apply 'least-cost routing' per transaction.*

ATM Balance Enquiry

\$0.50 cents per excess transaction.

Cash – Over the Counter

\$1.00 per excess transaction.

EPays (Electronic Transfers) - Over the Counter

\$1.00 per excess transaction.

Direct Debits

\$1.00 per excess transaction.

Relationship Balance	Number of Free Transactions	Long Standing Members (> 15 years) Additional Free
\$ 0 - \$ 3,000	10	5
\$ 3,001 - \$ 5,000	12	5
\$ 5,001 - \$ 8,000	16	5
\$ 8,001 - \$20,000	20	5
\$ 20,001 - \$50,000	30	5
\$ 50,001 - \$80,000	40	5
Greater than \$80,000	50	5

Member Rewards Relationship Balance Table

Your relationship balance is the sum of your savings, loans and investment accounts within your membership. The Relationship Balance is calculated on the opening balance on the first day of each month.

Members who maintain a relationship balance of more than \$3000 within their membership, will receive an increasing number of free transactions. (see table)

We reward you for being a long-standing member (>15 years) with an additional 5 free transactions. While also looking after our younger members, under the age of 18 years, with a maximum of 30 free transactions per month.

When all free transactions have been exhausted the "Excess Transaction Fee" will apply. Unused free transactions are not carried forward to the next month. As of 1 August 2015 fees are posted at the end of the month.

Other Fees and Charges

Staff Assisted Transaction (for Online Saver Account)

For transactions conducted in branch with the assistance of staff a \$5.00 fee will be incurred for each transaction.

Staff Assisted Transaction (For OSKO Transaction)

For transactions conducted in branch with the assistance of staff a \$15.00 fee will be incurred for each transaction.

Direct Debits Dishonour Fee

A fee of \$15.00 is applied where an authority to directly debit an account is dishonoured due to insufficient funds in the nominated account.

Referral Fee

A fee of \$10.00 is applied each time a member's account is overdrawn without arrangements as a result of a direct debit being honoured.

Dormant Account Fee

A \$10.00 annual fee applies to accounts on which there has been no member generated activity for at least 2 years and the member has not responded to advice from the Credit Union.

Duplicate Member Statement Fee

Duplicate member statements can be provided at a cost of \$3.00 per statement.

Electronic Payment Fee

A \$25.00 fee (\$22.72 payable to CUSCAL) will be charged to establish:

- Direct Entry Final Destination, Direct Entry Manual Dishonour (who received the electronic payment value)
- BPAY Enquiry and BPAY error correction
- Mistaken Payment

IPEX/SWIFT Payments (RTGS)

Incoming IPEX/SWIFT Payment a \$10.00 fee (\$6.81 payable to CUSCAL) will be charged per RTGS Domestic Inbound transactions.
Outgoing IPEX/SWIFT Payment a \$15.00 fee (\$11.92 payable to CUSCAL) will be charged per RTGS Domestic Outbound transactions.

Document Recovery / Search Fee

Requests for copies of Deposit/Withdrawal receipts or documents (excluding loan documents) will be charged at our discretion on a time spent basis, with fee being \$15.00 per 30 minutes or part thereof of search time with a minimum charge of \$15.00. First 15 minutes is free.

Bank Audit Letter

Requests for Bank Audit documentation will be charged at our discretion on a time spent basis, with a minimum fee being \$20.00 and then \$15.00 per 30 minutes thereof.

Bank Guarantee

\$200 Upfront Guarantee Facility Fee plus 2.5% per annum of the Guarantee Amount, payable 6 monthly in advance.

Transaction Limits

EFTPOS and ATM	-	\$1,000 per card, per day.
PayWave (Physical Card)	-	Maximum 10 taps per card, per day.
PayWave (Digital Wallet)	-	Unlimited taps per day.
Visa Debit	-	Balance of the account when the credit/debit option is chosen.
External Transfers	-	\$2,000 per day.

Visa Cards

Emergency card or cash overseas

Approved USD \$175.00 per card

If request is declined or cancelled USD \$50.00 per card

International Transaction Fee

Visa Credit 1.5% of transaction amount in \$AUD will apply to any international transaction.

Visa Debit 3% of transaction amount in \$AUD will apply to any international transaction.

Card Replacement Fees

Where replacement of a Visa Card is required, a \$15.00 card replacement fee is payable at the time of requesting the new card.

There is no charge for renewal or expired cards.

Chargeback & Voucher Retrieval Fee

Minimum of \$30.00 per transaction lodged per Visa Dispute plus any additional fees incurred.

Minimum of \$20.00 per transaction lodged per EFT Dispute plus any additional fees incurred.

Annual Fee

Visa Classic Credit Card \$30.00 per annum.

Monthly Repayment

Visa Classic Credit Card has a minimum monthly repayment of 3% of the account debit balance on the last day of the statement period or \$20.00 whichever is the greater or the account balance if it less than \$20.00.

Transaction Fees

Excess Transaction fees do not apply where the <credit> option is selected at EFTPOS terminals. Cash out option not available at EFTPOS terminals where <credit> option is selected for all Visa Cards. Up to 55 days interest free on purchases applies to Visa Credit cards.

Loans

The following loan fees and charges are indicative only. The fees and charges applying to your loan are as stated in the Schedule of your Loan Contract or as subsequently advised.

Property Valuation Fee

Payable to the Valuer. Prices will vary depending on location, from \$132.00.

Solicitors & Third Party Fees

There may be additional fees charged by Third Parties for Agent Fees, Mortgage Security Registration, Handling and Discharge of Mortgage.

Personal Property Securities Register

Registration Fee \$6.00 per registration

Amend a Financing Statement from \$2.00 per amendment

Search Fee \$2.00 per search

Service Registration Fee of \$5.00 on each security (payable to SWS)

Land Title Search Fee

Payable to Equifax - Prices will vary depending on location, from \$15.50.

Payable to SWS - Service Fee of \$9.00 on each search

Third Party Fees and Charges - Any Fees and Charges charged to SWSbank, including Government charges or charges by other Financial Institutions for products and services obtained on behalf of the member/s will be passed on to the member/s. All fees and charges, unless specified otherwise, will be charged to the account on the day it is incurred. All third-party fees are subject to change without notice.