



Unity Bank



Reliance Bank

# Fees & Charges and Transaction Limits

## As at 1 November 2023

### Contents

Monthly usage fee .....	1	Overseas services .....	4
Credit cards .....	1	Other fees .....	5
Loans .....	2-3	Business accounts.....	5
Miscellaneous service fees.....	3	Transaction limits.....	6

### Monthly Usage Fee

Charged on the first business day of each month upon conducting a VISA Debit transaction during the previous month.

The **Monthly Usage Fee** is **capped at \$5.00 per month per membership** and it **gives you unlimited VISA Debit transactions throughout Australia.**

The unlimited transactions apply to both physical and digital cards linked to your personal account. Please note that some privately-owned ATMs may still have a Direct Charge prior to proceeding with the transaction.

Members who are exempt from the Monthly Usage Fee include

- Members aged under 25 and 65 and over.
- Members with a combined monthly average balance greater than \$5,000 across all their personal accounts\*.
- Members with zero VISA Debit transactions for that month which includes ATM, Eftpos, Paywave, Internet & Phone on-line purchases, Apple Pay, Google Pay or Samsung Pay.

\*Balances calculated on the total average closing balance of all savings, loans, and term deposit accounts during the month.

The Monthly Usage Fee is determined based on the posting date (i.e. the date that the transaction hits your account).

### Reduce your bank fees

By simply being under 25, 65 and over or having \$5,000+ worth of banking with us, you can avoid paying the monthly usage fee and have a transactional fee free account with unlimited ATM, Visa and EFTPOS transactions. Plus, all of our Members can enjoy these benefits:

- Free internet banking
- Free mobile banking
- Free Banking app
- Free phone banking
- Free online statements
- Free over the counter cash deposit and withdrawals at branches
- Free Osko payments
- Free direct debits and direct credits (including wages)
- Free BPAY payments – staff assisted and online
- Free external transfers via internet, mobile and phone banking
- Free automatic payroll splits and payroll deposits
- Free electronic periodical payments
- Free fraud and security protection on Visa cards
- Free withdrawals and deposits at Australia Post (including business accounts)

### Visa Credit Card

<b>Annual fee</b> (waived for the first 12 months)	\$60
<b>Card Over limit fee</b> When a Member overdraws their credit limit during a calendar month, interest will also be charged on the over limit balance at the Credit Card interest rate applicable at the time.	\$21 per occurrence

## Home Loan

## Advantage

## Advantage Plus

## First Home Buyer Advantage Plus<sup>1</sup>

<b>Advantage Plus annual fee</b> We will debit the fee from your Advantage Plus Home Loan when it is established, and subsequently each anniversary month it falls due until the end of your home loan or your request to change to an Advantage Home Loan.	n/a	\$299	Waived
<b>Establishment fee</b> Bridging loan.	\$500	n/a	n/a
<b>Establishment fee</b> Fixed home loan <sup>5</sup> .	\$300	Waived	Waived
<b>Top up fee</b> Fee applies to home loan limit increase.	\$300	\$150	n/a
<b>Valuation fee</b> To arrange an assessment of the property worth.	At cost	Waived -up to \$360 for one property only	Waived -for one property only
<b>Legal fees</b> For third party professional services used in the preparation of non-standard documents.	At cost <sup>2</sup>	At cost <sup>2</sup>	Waived
<b>Lenders Mortgage Insurance (LMI)</b> If you have less than the required deposit we may ask you to pay for LMI, this protects the bank in cases of default The LMI premium is not a bank fee.	At cost	At cost	At cost
<b>Settlement fee</b> To arrange settlement of the loan.	\$200	\$200	Waived
<b>Progressive drawing</b> One off charge for the administration of unlimited progress payments to fund a construction loan.	\$250	\$250	\$250
<b>Government charges<sup>3</sup></b>	At cost	At cost	At cost
<b>SWIFT transfer</b> Charged per transaction and is for same day transfers for loan settlement.	\$30	\$30	Waived

1. Only available for one owner occupied property approved and funded under the First Home Buyer Advantage Plus loan.

2. Other fees and charges may apply and will be specified at the time the loan is approved.

3. Members will be required to meet the cost of any Stamp duty and government fees applicable to their mortgage. The costs of these fees may vary in different States and Territories.

## Miscellaneous Home loan Fees

<b>Switch fee</b> Payable when you convert from a variable product to a fixed rate. Not applicable to Advantage Plus or FHB Advantage Plus home loans.	\$300
<b>Rate lock fee<sup>5</sup></b> Optional and is refunded if loan is declined.	\$600
<b>Variation fee</b> If you request us to vary your contract e.g. changes to: <ul style="list-style-type: none"> <li>• Term of the loan</li> <li>• Loan type – interest only, principal and interest or line of credit</li> <li>• Renewing an expired fixed rate or variable interest only loan.</li> </ul>	\$150
<b>Substitution of security processing fee<sup>4</sup></b> Payable for substituting an existing property with a new property as security.	\$250
<b>Registration of Title/Dealings<sup>4</sup></b> Register any document dealing with the property.	\$150
<b>Mortgage discharge<sup>4</sup></b> For preparation of discharge documentation on your written request.	\$300
<b>Consent to subdivision<sup>4</sup></b> Consent to register a subdivision or other plan or dealing.	\$250
<b>Title search</b> Fee applies for title searches that may be required.	At cost

4. This doesn't include Government & Legal fees these will be charged at cost.

5. Early Repayment Fees on Fixed Loans may apply if your loan is repaid early.

## Personal Loan

<b>Loan establishment fee</b> This fee is applicable when the loan is funded.	\$150
<b>Loan service fee</b> Charged monthly to the personal loan excluding Premium Personal Loan.	\$5
<b>Top up fee</b> Fee applies to personal loan limit increase.	\$150

## Car Loan

<b>Loan establishment fee</b> This fee is applicable when the loan is funded.	\$250
<b>Personal Property Services Register (PPSR) Search</b> To register our security interest and delete interests that are listed on the vehicle.	At cost
<b>SWIFT transfer</b> Charged per transaction. The transfer of funds to dealership should be received on the same day.	\$30

### Important

If you already have a loan contract with us, this document must be read together with the Schedule to your loan contract (which details the fees and charges applying to your loan when advanced) and any variation notice we have given you.

## Miscellaneous Service Fees

### Transaction account

<b>Bank@Post Withdrawal</b>	n/a
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### Bank cheques

<b>Bank cheque (corporate)</b> Issue fee for each cheque drawn	\$3.00
<b>Bank cheque</b> (drawn on National Australia Bank)	\$15

### Dishonours

<b>Direct debit dishonour</b> Where an authority to directly debit an account is rejected because of lack of funds in the nominated account.	\$17 per dishonour
<b>Quick debit supplier dishonour</b> If funds not available.	\$25 per dishonour

### Honouring

<b>Direct debit honour</b> Where the Bank honours a debit, and it results in a member's account being overdrawn / over limit. Fee is payable per transactions in addition to interest at the applicable rate on the overdrawn / over limit amount.	\$17
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## All Visa cards

<b>Card replacement</b>	Free
<b>Visa card voucher retrieval</b> Per voucher and only applicable if found to be a member transaction.	\$18
<b>Visa card chargeback</b> Per chargeback and only applicable if found to be a member transaction.	\$23
<b>Declined ATM/EFTPOS Transaction</b> Any transactions declined at an ATM or EFTPOS terminal	\$1 per occurrence
<b>Visa emergency transactions</b> Visa cardholders who lose their cards when overseas may access an emergency card or emergency cash. The fee is payable for either of these services.	\$350 charge by Visa and \$200 of this fee will be charged to the Member's account

## Arrears Management Expense and Default Notice

<b>Arrears Management Expense</b> Payable on each occasion that a loan payment is not made within 14 days of its due date.	\$20
<b>Members with a Home Loan</b>	No default notice fee
<b>All other loan accounts</b> Charged if we are required to issue you with a default notice.	\$20

## Overseas transactions (cards)

<b>Overseas ATM / Cash Advance Transaction fee</b>	\$4.00
<b>International conversion fee</b> (Applicable for Visa Debit card and Credit Card) Payable when you make a transaction in a foreign currency using your Visa card either online or at a merchant point of sale (irrespective of where the transaction occurs). A foreign currency transaction (also known as a multi-currency transaction) is an international transaction where: <ul style="list-style-type: none"> <li>It is performed not in Australian Dollar; or</li> <li>Overseas merchants transact in a foreign currency</li> </ul>	3.00% of the transaction value in \$AUD (2.00% retained by Cuscal Ltd; 1.00% retained by Unity Bank).

## International and Domestic funds

<b>Transaction processed online</b> Available for foreign currency only and charged per transaction.	\$20
<b>Sending foreign currency overseas</b> Charged per transaction.	\$30
<b>Sending AUD currency overseas</b> Charged per transaction.	\$50
<b>Receiving SWIFT and telegraphic transfer deposits</b> Charged per transaction.	\$10
<b>SWIFT Transaction</b> (within Australia) Charged per transaction.	\$30
<b>Cancellation or Trace</b> (International funds transfer) Charged per transaction.	\$25
<b>Purchase of foreign cash</b> Charged on total purchase amount.	1% commission
<b>Foreign cheque deposit</b> Deposit a cheque from a country other than Australia and/or in a foreign currency (this doesn't include additional bank charges; these will be charged at cost). Bank charges vary depending on the origin of the cheque/draft and currency.	\$15

## Other fees

<b>Replacement statement fee</b> Payable for each statement.	\$2.50
<b>Paper Statement Fee</b> This fee applies when you have elected to receive a paper statement monthly by post in addition to a statement available for you to view and download in interest banking. It is in addition to fees for replacement and additional statements.	\$2.00 per month
<b>Overdrawn account fee</b> The fee is debited on the first business day of the month. This is payable when a member overdraws a savings account or overdraft limit during a calendar month.	\$21
<b>Special clearance fee</b> Payable when you request a special clearance of a cheque. This fee is charged by National Australia Bank.	Currently between \$15 - \$45
<b>Dormant account keeping fee</b> Account on which there has been no Member generated activity for at least 2 years and where the Member has not responded to advice from Unity Bank.	\$20 annual fee or the prevailing maximum amount determined by legislation
<b>Unofficial Agency transaction</b> Payable when you withdraw funds from your account at another Mutual or Credit Union in an emergency. This cost is charged by the other institution and will be charged to your account.	At cost

## Business account

<b>Monthly account fee</b>	\$11
<b>Paper Statement Fee</b> This fee applies when you have elected to receive a paper statement monthly by post in addition to a statement available for you to view and download in interest banking. This fee is not payable on S20 Business accounts.	\$2.00 per month
<b>Over the counter deposit</b> Charged per deposit in addition to every cheque or merchant envelope banked.	\$0.60
<b>EFTPOS transaction</b>	\$0.60
<b>Bank@Post deposit or withdrawal</b>	n/a
<b>Deposit book</b> Large duplicate.	Free
<b>Bank guarantee fee</b> (payable per half year) <ul style="list-style-type: none"> <li>• Up to \$10,000</li> <li>• Over \$10,000</li> </ul>	\$100 1%
<b>Bank audit certificate</b>	\$50
<b>EFTPOS merchant facilities</b> To approved applicants only.	Price on application
<b>Pay express facilities</b> To approved applicants only.	Price on application

## Transaction limits

### Cash

You may withdraw up to a maximum of \$3,000 cash per membership per day at selected branches. Cash withdrawals by the account holder or a third party requires written authorisation from the account holder(s).

### Internet banking

The daily limit of \$5,000 on electronic funds transfer to other Australian financial institutions (including BPAY® payments and Osko) is automatically applied to each login. Osko is limited to \$1,000 per day and is included in the total daily limit of \$5,000.

If you are not registered for SMS Verification Codes, the daily limit is only \$1,000.

If you require an increase to your online banking electronic funds transfer limits, you can contact us via our call centre or at your local branch.

There is no limit between Unity Bank accounts (including divisions of Unity Bank)

### Card

Our Visa Debit card and Credit Card have transaction limits of \$2,000 per card, per day for ATM, Eftpos and Bank@Post transactions.

Visa Debit card and Visa Credit Card also have transaction limits of up to \$100 per payWave transaction (contactless) up to \$1,000 per card per day.

When inserting the card and pressing savings or credit, the limit is the available balance of the account.

### Phone banking

The daily limit is \$2,000 per member per day, applies to Bpay payments.



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