

## Counter Service Fees

These are the service fees that apply to all withdrawal (debit) transactions that you ask Nova staff to process at our branches, including cash withdrawals, counter cheques and periodical payments. The following exemptions apply:

- Junior Members – members under sixteen (16) years of age who are operating their own account.
- Pensioners/Retirees - members using a Nova Deeming Account and having their pension credited directly to that account, and/or retired members over the age of fifty five (55).

<b>Corporate Cheque</b>	<b>\$2.50 per cheque</b>
<b>Cash Deposits</b>	<b>Nil</b>
<b>Counter Cash withdrawals</b>	<b>Nil</b>
<b>Cheque Deposits</b>	<b>Nil</b>
<b>Internal Transfers</b>	<b>Nil</b>

## Electronic Transactions

All members will qualify for a limited number of free withdrawals each month using rediATM, NAB Cashcard ATMs and EFTPOS.

The limits are:

Junior members, Pensioners/Retirees and members with aggregate deposit or loan balances of \$5,000 or more for the full calendar month –

- Unlimited free counter transactions at all Nova branches
- Five (5) free ATM withdrawals
- Ten (10) free EFTPOS withdrawals.

All other members –

- Unlimited free counter transactions at all Nova branches
- One (1) free ATM withdrawal
- Four (4) free EFTPOS withdrawals.

<b>ATM Withdrawals and account balance enquiries at RediATM, NAB and Cashcard ATMs. Your applicable limit (see under Electronic transaction fees)</b>	
<b>Excess transactions</b>	<b>\$1.50</b>
<b>ATM Withdrawals and account balance at all other ATMs charged at the ATM owner's discretion.</b>	
<b>ATM Declined Transaction</b>	<b>Nil</b>
<b>BPAY</b>	<b>Nil</b>
<b>Direct Debits</b>	<b>\$2.00</b>
<b>Direct Credits</b>	<b>Nil</b>
<b>EFTPOS Transactions</b>	
Your applicable limit (see under Electronic transaction fees)	
<b>Excess transactions</b>	<b>\$0.75</b>
<b>Internal Transfers</b>	<b>Nil</b>
<b>Member Cheques</b>	<b>\$0.45</b>

## Withdrawal Limits

<b>Counter Transactions</b>	
<b>Cash Withdrawals</b>	<b>\$1,000</b>
<b>Non Cash Withdrawals</b>	<b>Available Limit</b>
<b>Electronic Transactions</b>	
<b>BPay</b>	<b>\$2,000</b>
<b>Internet Banking</b>	<b>\$2,000</b>
<b>Telephone Banking</b>	<b>\$1,000</b>
<b>Redicard (ATM &amp; EFTPOS)</b>	<b>\$1,000</b>

## Special Service Fees

These are fees for special transaction services requested and/or used by members.

<b>Account Sweep Fee processed by staff to cover debit transactions</b>	<b>\$5.00 per transfer</b>
<b>Bank Cheque</b>	<b>\$8.00</b>
<b>Stop bank cheque request</b>	<b>\$15.00</b>

<b>Christmas account withdrawal processed outside specified time</b>	<b>\$5.00 per transfer</b>
<b>IPEX Fee – EFT processed in real time</b>	<b>\$20</b>
<b>Dormant account fee- balance less than \$500 ,no trans in 12 month period</b>	<b>\$2 per month</b>
<b>Dishonoured Cheques</b>	
-Inward – e.g. cheque deposited	<b>\$7.50</b>
-Outward – e.g. direct debit, outward cheque dishonoured due to lack of funds	<b>\$35.00</b>
<b>Duplicate statement fee</b>	<b>\$2.00 per page</b>
<b>Foreign Exchange</b>	
Visa Foreign Trans Currency Conversion	<b>3% of sale</b>
Foreign Currency	<b>1% of sale</b>
Cash passport	<b>1 % of sale</b>
Bank Draft	<b>\$15.00</b>
Telegraphic Transfer	<b>\$40.00</b>
<b>Duplicate statement fee</b>	<b>\$2.00 per page</b>
<b>Redicard Replacement card</b>	<b>\$2.00 per card per month</b> <b>First one in 12 month period fee- subsequent \$5.00 per card</b>
<b>100 page Cheque book</b>	<b>\$35.00 per book</b>
<b>Foreign Cheque Deposit</b>	<b>\$25.00 per deposit</b>



## SCHEDULE OF FEES AND CHARGES

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This document must be read together with the Standardised Operation of Account Access Facilities brochure. Together these booklets form the PDS.

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