

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 Pensioner Account and having their pension credited directly to that account, and/or retired members over the age of fifty five (55).

Bank Cheque fee	\$2.50 per cheque
Cash Deposits	Nil
Counter Cash withdrawals	Nil
Cheque Deposits	Nil
Internal Transfers	Nil

rediCARD operated Accounts

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

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
Five (5) free ATM withdrawals
Ten (10) free EFTPOS withdrawals.

All other members –

Unlimited free counter transactions
One (1) free ATM withdrawal
Four (4) free EFTPOS withdrawals.

rediCARD operated Accounts

ATM Withdrawals and account balance enquiries at RediATM,
Your applicable limit (*see under Electronic transaction fees*)

Excess transactions \$1.50

ATM Withdrawals and account balance at all other ATMs charged at the ATM owner's discretion.

ATM Declined Transaction Nil

BPAY Nil

Direct Debits \$2.00

Direct Credits Nil

EFTPOS Transactions
Your applicable limit (*see under Electronic transaction fees*)
Excess transactions \$0.75

Internal Transfers Nil

Member Cheques \$0.45

Visa Debit card operated accounts

- No monthly service fee
- No Debit Visa card fee
- Free e-banking transfers, BPAY®, Pay Anyone including OSKO®
- Free phone banking transfers
- Free branch withdrawals
- Free EFTPOS withdrawals
- Free rediATM withdrawals

Withdrawal Limits

Counter Transactions	
Cash Withdrawals	\$1,000
Non Cash Withdraw	Available Limit
Electronic Transactions	
Internet Banking	\$500 - \$10,000
Telephone Banking	\$1,000
Redicard (ATM & EFTPOS)	\$1,000
Visa Debit	Available Limit

Special Service Fees

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

Account Sweep Fee processed by staff to cover debit transactions processed outside specified time	\$5.00 per transfer
IPEX Fee – EFT processed in real time	\$20
Dormant account fee- balance less than \$500 , no trans in 12 month period	\$2 per month
Dishonoured Cheques -Inward – e.g. cheque deposited	\$7.50
-Outward – e.g. direct debit, outward cheque dishonoured due to lack of funds	\$35.00
Duplicate statement fee	\$2.00 per page
Foreign Currency	1% of sale
Cash passport	1% of sale
Telegraphic Transfer	\$30.00
Duplicate statement fee	\$2.00 per page
rediCARD	\$2.00 per card per month
Replacement rediCARD	First one in 12 month period free- subsequent \$5.00 per card
Foreign Cheque Deposit	\$25.00 per deposit



SCHEDULE OF FEES AND CHARGES

EFFECTIVE 04 May 2019

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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Operated by

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