

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).

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

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.

ATM Withdrawals and account balance enquiries at RediATM, NAB and Cashcard ATMs. 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

Withdrawal Limits

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

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	\$5.00 per transfer
Bank Cheque	\$8.00
Stop bank cheque request	\$15.00

Christmas account withdrawal 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 Exchange Visa Foreign Trans Currency Conversion	3% of sale
Foreign Currency	1% of sale
Cash passport	1 % of sale
Bank Draft	\$15.00
Telegraphic Transfer	\$40.00
Duplicate statement fee	\$2.00 per page
Redicard Replacement card	\$2.00 per card per month First one in 12 month period fee- subsequent \$5.00 per card
100 page Cheque book	\$35.00 per book
Foreign Cheque Deposit	\$25.00 per deposit



SCHEDULE OF FEES AND CHARGES

EFFECTIVE 04 May 2018

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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