

General Fees, Charges and Transaction Limits



Effective 23 February 2016

This document must be read together with the **Gateway Deposit Accounts & Access Facilities General Conditions of Use** brochure and **Summary of Deposit Accounts and Availability of Access Facilities** flyer.

Visa Debit Card

Card & Transaction Fees

Monthly Card Fee	\$5
Charged 1st of month Fee waived if you have a Gateway Home Loan or Edge Account	
Domestic ATM Transaction and Balance Enquiry	
<ul style="list-style-type: none"> ▲ Westpac (in Australia), St. George, BankSA & Bank of Melbourne ATMs; Cashcard ATMs 	NIL
<ul style="list-style-type: none"> ▲ All other ATMs 	Direct Charge to Member
Overseas ATM Transaction	
<ul style="list-style-type: none"> ▲ Payable to overseas institution 	Direct Charge to Member Plus Conversion at cost \$3.50
<ul style="list-style-type: none"> ▲ Payable to Gateway Credit Union 	
Foreign Currency Conversion Fee	
<ul style="list-style-type: none"> ▲ Payable to Visa when using Visa Debit Card overseas 	2% of the value of the transaction
Bank@Post	
<ul style="list-style-type: none"> ▲ Withdrawal ▲ Deposit 	\$2.10 NIL
Over the Counter Withdrawal	\$5
Emergency Replacement Card Courier Costs	
<ul style="list-style-type: none"> ▲ International (if required) 	At cost (currently USD175)
New/Replacement Card Courier Costs	
<ul style="list-style-type: none"> ▲ Domestic ▲ International 	At cost At cost
Other Charges	
Over the Counter PIN Change	
<ul style="list-style-type: none"> ▲ First 2 per annum ▲ Subsequent PIN Changes 	NIL \$2
Voucher Request	\$20
Charge Back	\$28
ePayment Dispute	At cost

Related Services and Other Fees

These fees apply to Savings Accounts, Term Deposit Accounts, Payment Services and Loan Accounts

Overdrawn Savings Account Charge	
Payable if you overdraw your savings account for any reason	
<ul style="list-style-type: none"> ▲ First occasion ▲ Second and subsequent occasions 	\$5 \$10
Dormancy Fee	
Charged when no transactions have been made on your Membership for 2 years or more	\$20 per annum
Bank Audit Certificate	
Charged for each audit requested	\$35
Dishonour Fees	
Any fee charged in relation to a dishonoured payment will be passed on to you	
Cheque Dishonour Fee	
Payable each occasion a cheque credited to your account is dishonoured by another financial institution	At cost currently \$10
Direct Debit Dishonour Fee (inward)	
Payable each occasion a payment credited to your account is dishonoured by another financial institution	At cost currently \$15
Direct Debit Dishonour Fee (outward)	At cost

Transaction Limits

ATM / EFTPOS	
Daily Limit	\$1,000
Online Banking	
Daily limit per membership for Members registered for Secure SMS authentication	
<ul style="list-style-type: none"> ▲ Transferring funds to another Membership within Gateway or to an account at another financial institution ▲ BPAY payments 	\$5,000 \$20,000
Note: Lower limit applies for Members who do not register for Secure SMS authentication	
CUE Call	
Daily Limit	
<ul style="list-style-type: none"> ▲ Transferring funds to your nominated external account 	\$10,000
BPAY® Payment	\$20,000

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