

# Fees and Charges

Effective 12 September 2025

This document must be read together with the *Community First Account & Access Facility Terms & Conditions* and the *Summary of Accounts, Availability of Access Facilities & Transaction Limits*.

Account type	Fee amount (\$)	Everyday & Pink Everyday	Everyday Plus	Wildlife Saver	Online Saver	Goal Saver	Christmas Saver	Term Deposit	Package Offset Savings**	Personal Club Rewards / Personal MPower Rewards
Account eligibility		All members except business	Members aged 55+	Members aged 0 to 17 years	All members except business	All members	All members except business	All members	Members with a Boost Package	Club members <sup>4</sup>
Monthly account fee <sup>+</sup>	6.00 per account	✓ Waived if conditions met <sup>1</sup>	✓ Waived if conditions met <sup>1</sup>	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Debit card credit purchase (pen or PIN activated)	Free	Free	Free	n/a	n/a	n/a	n/a	n/a	Free	Free
Internet Banking Internal Transfer	Free	Free	Free	Free	Free	Free	Free	n/a	Free	n/a
Direct Credit	Free	Free	Free	Free	Free	Free	Free	n/a	Free	Free
Payroll Credit	Free	Free	Free	Free	Free	Free	Free	n/a	Free	Free
EFTPOS or Debit card purchase (PIN activated)	1.10 <sup>2</sup>	Free	Free	n/a	n/a	n/a	n/a	n/a	Free	Free
EFTPOS purchase with cash out	1.50 <sup>2</sup>	Free	Free	n/a	n/a	n/a	n/a	n/a	Free	n/a
Direct Debit/PayTo	1.10 <sup>2</sup>	Free	Free	Free	n/a	n/a	Free	n/a	Free	n/a
ATM withdrawal at any ATM (Debit card)*	1.50 <sup>2</sup>	Free	Free	Free	n/a	n/a	n/a	n/a	Free	n/a
Overseas Debit & Credit Card cash advance*	5.00 <sup>2</sup>	✓	✓	n/a	n/a	n/a	n/a	n/a	✓	n/a
External transfer (including payment service)	1.00 <sup>2</sup>	Free	Free	Free	Free	Free	Free	n/a	Free	Free
Over the counter cash withdrawal	1.50 <sup>3</sup>	Free	✓	Free	n/a	Free	Free	n/a	Free	n/a
Bank@Post withdrawal, cash advance or cash deposit	2.00 <sup>3</sup>	✓	✓	n/a	n/a	n/a	n/a	n/a	Free	Free (deposits only)
Bank@Post cheque deposit	2.00 <sup>3</sup>	✓	✓	n/a	n/a	n/a	n/a	n/a	Free	Free
Balance enquiry performed at any ATM*	1.25 <sup>2</sup>	✓	✓	Free	n/a	n/a	n/a	n/a	Free	Free
Staff Assisted Transfer (Contact Centre & in-store)	2.00 <sup>2</sup>	✓	✓	Free	n/a	✓	✓	n/a	Free	n/a
Early Withdrawal Fee	20.00 <sup>3</sup>	n/a	n/a	n/a	n/a	n/a	✓	n/a	n/a	n/a

<sup>1</sup> Monthly fee is charged per open account and is waived when you:

- Deposit at least \$2,000 into each account each calendar month (excludes bank-initiated transactions, reversals, and refunds), or
- Have a Membership Value of \$50,000 or more (including loans & deposit products)

Membership Value is calculated by taking the total closing balance of all your Savings, Term Deposits and Loan accounts each day for a membership and averaging this total daily balance across the number of days in the month.

Note: balances are calculated on the effective date of the transaction. Does not include overdrawn balances. Where an accounts debit balance is greater than its approved credit limit, the credit limit amount is instead used.

<sup>2</sup> Fees charged on the last day of the month. <sup>3</sup> Fees charged on the day of the transaction. \*You may also be charged a direct charge fee by the ATM operator for withdrawals or balance enquiries for non-Community First branded ATMs. You will be notified of this fee up-front and will not be charged a fee should you wish to cancel the transaction. \*\*Package Offset Savings applicable to Boost/Accelerator Package loans only. <sup>4</sup>+\$6 per month paid in arrears. For Pink Everyday Accounts with one debit card, \$1 of the monthly fee is donated to the McGrath Foundation each month. Additional Pink debit cards incur an additional \$1 monthly fee which is also donated to McGrath Foundation. <sup>4</sup>Must be a member of club participating in the Club Rewards program with Community First Credit Union. ® Registered to BPAY Pty Ltd ABN 69 079 137 518 For Tap & Go transactions, the merchant decides whether to route a transaction as EFTPOS or VISA and that, if, the merchant chooses to route it as EFTPOS, the customer will be charged the EFTPOS fee (if applicable).

## Service Fees

All fees are charged on the day of the request.

<b>Dormancy Fee</b> – (all savings accounts – Account Keeping Fee) When no transactions have been made on your membership for one year or more	\$20 p.a.
<b>Inactive Fee</b> – when no transactions have been made on your account for one year or more. (Applies to the following accounts: Everyday/Pink Everyday/Everyday Plus/Online Saver/Goal Saver)	\$2 per mth
<b>Overdrawn Fee</b> – charged on accounts that become overdrawn by \$50 or more in a calendar month. Charged last day monthly	\$10 per mth
<b>Over Limit Fee</b> – charged when an account remains over limit by \$50 or more for 1 day or more during a calendar month. Charged last day monthly	\$10 per mth
<b>Dishonour Fee</b> – when payment of a cheque deposited in your account through Bank@Post is rejected. Charged on the day of the dishonour	At costs
<b>Direct Debit Dishonour</b> – when payment of a direct debit from your account is rejected. Charged on the day of the dishonour	\$20
<b>Periodical Payment Dishonour</b> – when payment of a periodical payment from your account is rejected. Charged on the day of the dishonour	\$20
<b>Account Combination Fee</b> – charged if we have to offset the credit balance of any of your deposit accounts against any debt owing by you	\$5
<b>Forced Payment</b> – direct debit paid on insufficient funds	\$20
<b>Retrieve cashiering vouchers or any other document</b>	\$20 per item
<b>ETT Investigation Fee</b> – when payment made to incorrect account or BPAY Biller, including NPP payments, incorrect amount transferred; alleged unauthorised transactions; request to recall funds	\$35

## Specially Requested Services

All fees for specifically requested services are charged on the day of the request.

Foreign Currency Services	
Foreign Cash	The greater of 1% of the load/reload amount or \$10
Drafts	\$17.50
Overseas Telegraphic Transfer (foreign currency) – this fee will be incurred again if any changes to the details are requested	\$30
Overseas Telegraphic Transfer (Australian Dollars)	\$50
Overseas Telegraphic Transfer - Internet Banking	\$20
Fees for withdrawals, cancellations, stops, traces and late orders for Travelex services	At cost
Foreign Currency Cheque Purchase (Negotiation - where Convera is able to negotiate directly with its wholesale banking provider to clear and settle the foreign currency cheque)	\$12.50
Foreign Currency Cheque Purchase (Collection - where Convera or its wholesale banking provider is required to deal with the issuing bank to clear and settle the foreign currency cheque)	\$57.50
Swift Payments	
<b>Inward Swift</b> – domestic or international transfer is credited to your account.	\$6.85
<b>Outward Swift</b> – domestic transfer is debited to your account.	\$20

## Specially Requested Services (continued)

### Other Fees

Large Cash Withdrawals – payable for store withdrawals in cash > \$5,000	0.15% of total amount
Deposits of coin (\$100 daily deposit limit for un-bagged coins, \$5,000 daily deposit limit for bagged coins)	1% of transaction amount

### Copy of Statements

eStatements available via Internet Banking	Free
Printed statements (already issued)	\$1.50 per page

### Visa card fees

Charged on the day of the request.

### Credit card and Debit card

<b>Low Rate Credit Card Annual Fee</b> – payable upon funding initially and is debited from the credit card account each anniversary	\$50
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### n0w Credit Card monthly fee

> Limit of \$1,000	\$9
> Limit of \$2,000	\$14
> Limit of \$3,000	\$19

### n0w Credit Card cash advance\*

> Domestic cash advance	\$3
> Overseas cash advance	\$5

### Low rate Credit Card cash advance\*

> Domestic cash advance	\$2
> Overseas cash advance	\$5

### Bank@Post for cards

> Cash withdrawal or Cash deposit	\$2
> Cheque deposit	\$2

<b>Late Payment</b> – charged each time the minimum monthly repayment is not met (excludes n0w Credit Card)	\$25
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Replacement of Visa card (within Australia)	\$12.50
Replacement of a Visa Card (overseas)	\$55

<b>Card Extraction Fee</b> – urgent request to change the delivery method of card and or PIN mailers	\$45
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Emergency replacement of a Visa Card overseas	US\$175^
An administration fee applies if a replacement request is withdrawn	US\$50^

Visa chargebacks	\$25
<b>International Transaction Fee</b> – applies for all transactions (including reversals and cash advances) where you use your card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity or financial institution outside Australia.	3% of transaction value in \$AUD

<sup>\*</sup>The fee is converted to Australian dollars using the exchange rate valid on the day emergency card is produced

Loan Fees & Charges	
<b>Application Fee – Unsecured Loans</b> Applicable on all approved personal loans, car loans and Overdrafts (on each occasion).	\$249
<b>Application Fee – Secured Personal Loans</b> Applicable on all approved secured personal and car loans. Includes the Personal Property Security Register fee.	\$249
<b>Application Fee – Home Loans</b> Applies at the time of settlement, to all secured non-package variable and fixed home and investment loans (additional government charges may apply).	
> First application includes one standard valuation and one legal fee for one property security only (and includes 2 splits).	\$600
> Loan variation – includes loan split requests, additional splits, loan top up on existing loan, loan re-fix fee and loan switches (loan switching to another product).	\$300 per variation
> Solicitors preparation fee – the cost of additional legal fees for subsequent securities, production of deeds and security guarantees.	At cost
> Additional valuation fee – the cost of having subsequent securities valued by third party.	At cost
<b>Construction Loan Upfront Fee</b> Includes application fee, inspection fees and draw-down fees throughout construction period. Legal fees are paid in addition to this and are at cost.	Non-package home loans \$1,500 Package home loans \$900
<b>Bridging Loan Upfront Fee</b> Includes application fee, one standard valuation and one legal fee for one property security. Additional valuation fees and legal fees are at cost.	\$1,500
<b>Boost Package Application Fee</b> Includes application, one standard valuation and one legal fee for one property security only. Additional valuation and legal fees may apply.	Waived
<b>Boost Package Annual Fee</b> Paid in advance. Initial fee included in total loan amount at settlement. Each annual fee thereafter is debited from an eligible nominated account.	\$395 p.a.
<b>Rate Lock</b> Current fixed home loan interest rate locked in at date of Credit Bureau enquiry. Fee charged at settlement, deducted from the loan proceeds.	\$750
<b>New Car Loan and Car Loans</b> Monthly account keeping fee	\$10
<b>Green Loan/Home Improvement/Personal Loans</b> Monthly account keeping fee	\$10
<b>Early Repayment Fees</b> An Early Repayment Fee may apply to your loan. You should refer to your loan contract to see if an Early Repayment Fee applies and how it is calculated.	Home Loans – refer to contract Fixed rate Car Loans and Personal Loans – \$10 per month of remaining contract term
<b>Lender's Mortgage Insurance</b> Loans for amounts greater than 80% of the valuation or the purchase price, whichever is less, will incur a fee for Lenders Mortgage Insurance. The amount of this fee will be available on application, as it is dependent on the loan to valuation ratio of each loan.	Available on application

Loan Fees & Charges (continued)	
<b>Late Payment - applicable on loan accounts</b> Charged 7 days after a loan repayment is not met, and again at 14 days (if applicable).	\$25
<b>Mortgage Discharge Fee</b>	\$696
<b>Security Administration Fee</b> Includes consent to second mortgage, lease, variation or substitution of security.	\$300 + at cost fees
<b>Personal Overdraft Monthly Fee</b> – For limits of \$1,000 or more	\$5 per month
<b>Line of Credit Home Loan Line Fee</b>	\$120 p.a. (\$30 payable per quarter)
<b>Redraw</b> – Staff Assisted	\$30
<b>Safe Custody Fee</b> For secure storage of legal documentation – certificate of titles, wills, etc.	\$50.00 p.a.
<b>Reissue Mortgage Loan Documentation Fee</b> Payable if a borrower requests to restructure a loan between approval and funding which results in the reissuance of new loan documents.	\$300
<b>Bank Guarantee Fee</b> Payable where a guarantee is provided to a third party such as rental or performance bonds for business purposes.	\$500 upfront preparation fee plus \$500 p.a (paid in advance)