

Our Approach

At G&C Mutual Bank, we are committed to fairness and building long lasting and committed relationships with our members. Our fee structure has been designed to reward loyal members who use our most convenient and cost effective services.

Monthly Account Fee* **\$6.00**

Members are exempt from the monthly fee if they:

- Maintain a minimum business balance of \$5,000 which is the combined balance of all deposits and borrowings, at all times throughout the month
- Are under 18 years
- Have held their membership for less than 3 months

Business Monthly Account Fee* **\$10.00**

Business memberships are exempt from the monthly fee if they maintain a minimum business balance of \$10,000 which is the combined balance of all deposits and borrowings, at all times throughout the month.

Unlimited Free Transactions

All members qualify for Unlimited Free transactions for the following:

Online Banking transactions	Free
Mobile Banking transactions	Free
Osko transactions	Free
Visa Debit purchases using the 'credit' option	Free
payWave transactions	Free
Direct Debits (including Online Banking transfers to non-G&C Mutual Bank accounts)	Free
Direct Credits to any G&C Mutual Bank account	Free
BPAY transactions	Free
ATM withdrawals (within Australia)	Free
ATM balance enquiries	Free
Electronic Periodical Payments	Free
Deposit or balance enquiries at a Service Centre	Free
eftpos (including purchases using the 'savings' option and cash out at Point of Sale)	Free

Other Fees*

Cash withdrawal at G&C Mutual Bank Service Centres	\$1.00
Cash and cheque deposits at an ANZ Branch	\$3.00
Bank@Post deposits and withdrawals	\$3.00
eftpos decline fee	\$1.50
ATM - insufficient funds	\$1.50
Manual transfer by G&C Mutual Bank staff members	\$5.00
Outgoing Real Time Gross Settlement (RTGS)	\$30.00
Inward RTGS and Swift payments	\$10.00
Paper statement fee (each month we issue you with a paper statement)	\$2.00
Inactive account fee	\$20.00
Dormancy fee	\$20.00
Recall of funds	\$55.00
Direct Debit dishonour	\$20.00
Direct Debit honour fee (when honouring of the debit will overdraw the account)	\$15.00
QuickDebit dishonour	\$20.00
Late Payment Fee (over 3 days)	\$15.00

Card Fees

First card	Free
Renewal card (within Australia)	Free
Card replacement fee (within Australia)	\$15.00
Card replacement/renewal fee (overseas or priority order)	\$35.00
Foreign currency conversion fee charged on transaction value in AUD (overseas transactions)	3.00%
Visa cash advance	\$5.00
Temporary daily limit increase	\$10.00
Emergency cash or card replacement (charged by Visa)	At cost

Cheque Fees

Deposit book (to deposit at an ANZ Branch)	\$25.00
Bank cheque (at G&C Mutual Bank Service Centre)	\$10.00
Cheque deposit dishonour	\$10.00
Bank@Post cheque dishonour	\$25.00
Stop payment fee on bank cheque	\$20.00

Foreign Currency Fees

Foreign cheque deposit	
- Up to \$25,000	\$20.00
- Over \$25,000	\$50.00
Telegraphic transfer - Service Centre (Foreign currency)	\$30.00
Telegraphic transfer - Online (Foreign currency)	\$20.00
Telegraphic transfer (Australian Dollars)	\$50.00
Bank draft	\$15.00

*Subject to exemptions on an individual basis for members in financial hardship or with special needs.

This document must be read together with the G&C Mutual Bank Account and Access Facilities Terms and Conditions and the Summary of Account and Access Facilities.