

The Mac fees & charges and transaction limits

effective 1st September 2023



Macarthur Credit Union Ltd
ABN 83 087 650 244
AFSL/Australian credit licence No. 239933
MAC58 08/23

Transaction Fees

(eSaver Account is exempt from these fees)

Direct debit - third party	\$0.10
Includes NPP PayTo transfers	
Electronic funds transfer via Online Banking	\$0.10
Includes OSKO Real Time Payments	
Periodical payment - third party	\$0.10
Monthly Visa Debit Card Fee	\$2.00 per card

Excess Transaction Fee - Cash Transactions \$2.00
Payable for each cash transaction after the first 5 in a calendar month.

Includes:

- Cash withdrawals at EFTPOS terminals, in branch and at ATMs
- Declined ATM transactions
- Balance enquiries at ATMs
- Declined EFTPOS transactions that include cash withdrawal

Excess Transaction Fee - EFTPOS Transactions \$0.10
Payable for each transaction after the first 5 in a calendar month.

Includes:

- payWave transactions processed via merchants as Savings (insert your card and press Credit to avoid this)
- Savings transactions at EFTPOS terminal using savings button when NOT withdrawing cash - includes declined transactions.

Cheque Deposits \$0.30
Payable for each cheque after first 5 in calendar month

Junior Members (Mini Mac Bonus Saver and Youth Saver Accounts) and Members with a current home loan with The Mac are exempt from the above fees on their deposit account/s (under the same Member number).

Daily Limits

ATM & EFTPOS transactions	\$1,050
payWave transactions	\$200
	or 10 transactions

Branch cash withdrawal \$5,000

Online Banking / The Mac App \$5,000

Includes electronic funds transfer, real time payments (OSKO) and BPAY. Please note, real time payments (OSKO) have a maximum daily limit of \$2,000. Members not registered for SMS One Time Password have a \$250 daily limit.

Junior Members \$200

Statement Fees

Paper Statement Fee (per statement)	\$2.00
Informal Statement Request	\$5.00
Copy of statement - 0 to 3 months	\$10.00
Copy of statement - 4 to 6 months	\$20.00
Copy of statement - 7 to 11 months	\$30.00
Copy of statement - 12 months plus	\$49.50

Paper Statement Fees will not be charged to Junior Members, Freedom Years account holders, Members with a current home loan at The Mac or Business Accounts.

Overseas Services

Foreign currency	1.00%
Travellers Cheques <small>Minimum \$10.00</small>	1.00%
Cash Passport Card	1.00%
International Conversion Fee	2.50%
	of transaction value in \$AUD

Other Fees

ATM Operator Fees	Direct charge to Member by ATM provider
Replacement Visa Debit Card	\$15.00
Direct debit Dishonour	\$20.00
	payable when insufficient cleared funds available
Voucher request	\$27.00
Emergency International Visa Debit Card or cash replacement	\$330.00
Overdrawn Savings account	Interest charged at Personal Overdraft rate
Staff Assist Fee	\$5.00
	payable once per day for the following staff assisted transactions:
	<ul style="list-style-type: none">• All eSaver transactions• BPAY transactions• External transfers below daily limit
Large Cash Withdrawal Fee	\$10.00
	Payable for cash withdrawals in excess of \$5,000
Retrieval of documents	\$49.50 per hour
	Minimum \$5.00
Incoming Swift Payment	\$10.00
Outgoing Domestic Swift Payment	\$20.00
Direct Entry/Cheque Trace Request	\$20.00
Recall Request - External	\$50.00
Recall Request - BPAY/Internal	\$25.00
Dormant Account Fee	\$20.00
	Charged annually to accounts inactive for more than 12 months
Guarantee Fee - New	\$150.00
Guarantee Fee - Variation to Existing	\$100.00